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CHOICE

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Tests

68 cm TVs
LAWN TRIMMERS
FRIDGES: 300–560 L
PORTABLE AIR CONDITIONERS
PRE-WASH STAIN REMOVERS

Is that charity genuine?

LATEST AD FAD: Sponsor a food

BANK SURVEY

Bad and getting worse

Jane Mackenzie, Editor

Banks: bad and getting worse

There seems to be a fundamental division between consumer expectations of banks and those of the banks themselves.

As our latest bank satisfaction survey shows (the article's on page 9), 95% of CHOICE subscribers who responded to the survey think a bank account is an essential service, just like electricity, gas and water. But whereas dissatisfaction with these services is comparatively rare, 69% think banking institutions don't care about their social obligations to the community, and 67% that the institution they bank with is mostly concerned with increasing its profits rather than providing a service.

This 2002 survey builds on similar surveys CHOICE ran in 1997 and 1999 and presents a pretty woeful picture of consumers' relationships with their banks. In particular, the big four as a group (ANZ, Commonwealth, National and Westpac) haven't increased their level of customer satisfaction since 1997 — in some areas it's decreased. Overall, 23–32% (depending on the bank) of the big four's customers are dissatisfied with their bank.

The area of highest dissatisfaction is bank fees. The 87% skyrocket of bank fees to households over the last four years — to a total of $2.3 million — didn't go unnoticed. Sixty three per cent of dissatisfied CHOICE subscribers named poor value for money as their main gripe with their financial institution — and in this case they're not just blaming the banks. Seventy seven per cent said the Federal Government has a role in monitoring bank fees to make sure they're not too high.

And CHOICE subscribers weren't just concerned with their own hip pockets: 78% said bank fees hit the people who can least afford them.

Most of this isn't news: the banks must be used to bad press. But the fact that almost nothing seems to have changed for the better in the last five years indicates a degree of contempt on the banks' part for their personal customers that should make us all seriously consider moving to a different type of financial institution (credit unions and building societies got a good rap by survey respondents) if our financial circumstances allow it.

Jane Mackenzie, Editor

CHOICE

is published by the Australian Consumers' Association

YOUR LETTERS

We welcome the letters you send us — please always include a daytime telephone number so we can contact you quickly if we want to follow up your letter. We're sorry we can't answer every letter we receive, but we do use them in our research. Thanks for taking the time to keep in touch.

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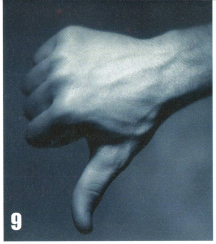

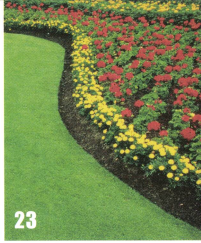

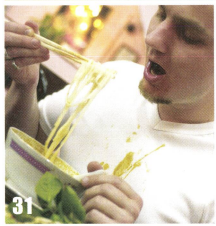

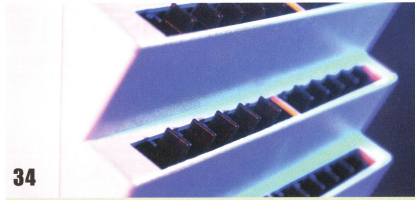

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TAKING YOUR 35 MM OR APS PHOTOS INTO THE DIGITAL AGE

You don't need a digital camera or even a scanner to take advantage of the many options afforded by digital photography — there are plenty of digital services on offer from your local photo shop. Our sister magazine, *Computer CHOICE*, reviewed some from various photo chains and independent stores — here's a brief rundown of what's possible.

- Getting your **photos saved onto disc** (CD or floppy) is one of the easiest ways to produce electronic images for emailing, uploading to the internet or even archiving. It's particularly useful if you want to do a whole stack of electronic images at once, to forward to friends, family and the whole world on the internet — holidays, special occasions, parties or a blow-by-blow record of your child's birth ... It's generally cheapest if you get it done at the time of processing. We found prices ranging from $5 to $24 to get 24 photos on CD, so it's worth shopping around.
- Lost your negatives? No worries. You can get your photo prints **scanned**, as well as slides, transparencies or even smallish (A4 or less) artworks.
- Some companies will upload your images to the internet, so you can simply tell your friends the web address and they can look at your pics online.
- You can get prints on photographic-quality paper made from a **digital format**, whether they're stored on CD, floppy or a digital camera memory card. Some outlets offer a DIY service, where you can crop, enlarge, play with the colour balance and so on.
- With some companies you can **order your digital prints from home** over the internet. You then pick them up from an outlet of your choosing, or have them mailed to you.
- All the major chains we looked at can copy images stored on a **digital camera memory card to CD**. It's a convenient way of storing your images, rather than taking up valuable space on your hard drive or forking out for a CD burner. And it could be ideal if you're on holiday — just take the memory card and convert the images to CD, clear the memory and keep on clicking.
- If you don't have any graphics software, you could go with Kodak Picture CD, which comes with **software** for basic manipulation of images, such as cropping, rotating, adjusting colour and contrast and removing red-eye.

For more information see www.choice.com.au: type 'digital photo services' in the search box.

If you'd like to subscribe to *Computer* CHOICE, call 1800 069 552.

WORLD CONSUMER SNAPSHOT

DEAR DUBLIN

If you choose Dublin for your holiday destination and want to stay in a four-star hotel, expect to spend big. A night's accommodation in the Irish capital will set you back more than $530, compared with around $380–$465 for the equivalent in Rome, Berlin or Paris.

The French consumer magazine *60 millions de consommateurs* found Dublin the most expensive capital of the countries that introduced the euro earlier this year.

The least expensive of the capitals was Lisbon, where less than $100 would get you through a day (without accommodation).

MORE BAD NEWS IF YOU'RE OVERWEIGHT

We all know that obesity increases our chances of an early death from heart disease or stroke, but it's now been found that we're twice as likely to get injured — often fatally — in car accidents if our weight's beyond the normal ranges.

Germany's *Test* magazine reported these findings of a Seattle-based research institute for injury prevention, which said safety tests are only done with dummies of 'normal' weight, and that the consequences drawn from such tests only fully apply to people of 'normal' weight — only to a limited extent to those above that weight range.

READERS' FEEDBACK

Two readers' letters published in the German *Test* magazine gave us some ideas about new things to look out for when we're testing products.

A pharmacist wrote that he could no longer recommend an electric toothbrush *Test* had given a 'good' mark for ease of use. Not that there was anything wrong with the toothbrush ... but a customer had returned it to the pharmacy because she hadn't been able to get it out of its packaging. With a lot of effort the pharmacist and staff finally succeeded in prising the toothbrush out of its plastic.

Another consumer wrote about his fridge, which had a small hole at the back for condensed water to drain through. Mice had managed to nibble the hole a great deal bigger and then had eaten their way through the fridge contents. The manufacturer's comment? Do something about the mice.

Sleep your way to better health

If you think six hours of sleep are enough, you could be endangering your life — and the lives of others.

October's CHOICE *Health Reader* reports on a recent study which found that limiting the sleep of volunteers to six hours a night for about a week had dramatic effects: all subjects were sleepier throughout the day, had decreased vigilance and higher levels of two stress hormones.

The researchers warned that that loss of vigilance arising from modest sleep deprivation appears to be a significant risk in terms of public safety, such as traffic accidents. And the increased levels of stress hormones are of considerable concern because of their contribution to heart disease and osteoporosis.

Also in this issue of *Health Reader*:

- A small amount of protein — equivalent to a glass of protein-enriched low-fat milk — straight after strength-building exercise helps develop muscle in elderly people.
- It's been found in some studies that drinking cranberry juice can help prevent urinary tract infections. Recent research has discovered how: the colour pigments in it prevent bacteria from getting a hold on the bladder's lining and proliferating. Cranberry juice is a useful alternative to antibiotics, to which some bacteria are resistant.

To subscribe to *Health Reader*, phone 1800 069 552.

UPDATE

CAR INSURANCE

CHOICE, October 2002

In the *Policy features* table on page 22, footnote (f) for **SGIC** said that although the policyholder can decide where the car is repaired, only a repairer recommended by the insurer can be used. **INSURANCE AUSTRALIA GROUP** (to which **SGIC** belongs) has now informed us that there is no such restriction on the policyholder's choice.

CORRECTION

DISHWASHERS

CHOICE, June 2002

In the profile of the **AEG Öko Favorit 4070** on page 39, we said it had a fault display to help avoid unnecessary service calls. This feature is in fact only available on the **AEG Öko Favorit 6081.**

CHOICE SHOPPER best value

Call 1300 360 655 and let us shop for you

Have you tried CHOICE Shopper yet? You could be pleasantly surprised, as one of our subscribers recently was. John Poppins from Melbourne was so happy with the service he emailed this report to us:

"I was looking for a new car and had established exactly the make, model, colour and accessories I wanted. I was keeping my 12-year-earlier model, so had no trade-in. Prices obtained from three dealers were identical and they showed no overt enthusiasm to offer any concession, in spite of the fact that a new model was due within two months. I wondered whether the salesmen didn't think I was serious.

"As I skimmed through my latest CHOICE I noticed the ad for 'CHOICE Shopper'. Somewhat nervously I decided to try it out, leaving a brief description of my needs. Two days later the buying service rang back to discuss my specifications, and the next day the buyer rang to say he'd found models available with a few special features such as painted bumpers and alloy wheels within my price range. I pointed out that alloy wheels are readily damaged on rural roads, and painted bumpers show every minor scratch and bruise.

"Some hours later the buyer, who was nearby, called by to say he'd located the car I wanted at a price over $2000 less than I'd been quoted — would I like to add any accessories? Yes, I'd like a heavy-duty towbar, a rubber mat in the back, and mud flaps on the front wheels. He pulled out his mobile and negotiated for these to be fitted, at half the cost originally quoted to me.

"I picked up the car two days later; the buyer was there to make sure I was happy. I am: the price was far better than I'd have thought possible, there was no stress and the car is great! I'll be back next time I'm looking for anything costly and easily specified."

So if you know what you want and have a price you'd like to beat, call CHOICE Shopper on 1300 360 655 and let us shop for you.

What's happening with GM foods?

It's argued that crops genetically modified to resist attack by pests or disease could result in less wastage, greater yields, more economical production and ultimately lower-cost food. The nutritional value and shelf life of food could also be increased, and crops modified to resist pests and disease could reduce the need for chemical sprays.

Arguments against genetic modification include concerns about a lack of knowledge of the potential effects on human health, biodiversity and other environmental considerations, and the fact that increasing production of food won't necessarily result in its equal distribution — many countries with starving people in fact have surplus food supplies.

That's the background to the GM debate: what's the latest news?

We want to know

All over the developed world, labelling of GM foods is a major issue. In survey after survey, consumers have indicated that they want it to be labelled, whether because of environmental concerns, safety questions or just in principle.

In Australia, only GM ingredients, additives or processing aids that are still present in the final food need to be labelled. If GM ingredients are used in the manufacturing process but aren't present in the final food, there's no requirement to label the food. And food using GM ingredients that have been refined to such an extent that there's no residual genetic material left in the final product don't have to be labelled. There are also a few other exemptions, including food bought from restaurants.

Eat GM or starve

In developing countries the situation's much more desperate than arguments about labelling. In the midst of a crippling famine, the Zimbabwean and Zambian governments recently rejected shipments of emergency food aid from the US because it contained genetically modified corn seed.

The governments said they were concerned that if some of the corn seed was sown rather than eaten, the resultant plants would grow and release pollen, contaminating surrounding crops. This would then jeopardise potential exports to major European markets that reject GM-contaminated crops. The Zimbabwean government was also concerned about the issue of intellectual property (see *Whose GM seed is it, anyway?*, below).

In the face of impending starvation, the governments eventually backed down and accepted the GM corn seed on the condition that it was milled first, so it could only be eaten and not sown.

GM critics saw the US's action as an attempt to coerce developing countries into accepting GM food against their will.

Whose GM seed is it, anyway?

GM seeds are usually patented. For example, Monsanto holds the patent on 'glyphosate-resistant plants' — plants that are resistant to the commonly used glyphosate weedkillers, such as Monsanto's Roundup. So Monsanto doesn't *sell* its 'Roundup Ready' canola seed, for example, to farmers: it licenses them to use it for one crop only.

As a recent court case in Canada showed, if a crop is even unintentionally cross-contaminated with glyphosate-resistant genes spread by GM pollen, a farmer could be accused of breaching Monsanto's patent.

Monsanto's investigators found that a farmer had grown a crop from Roundup Ready canola seed without paying the company for it. The farmer argued that seeds and pollen had blown from his neighbours' GM crops; he'd saved the seed from his plants as usual to sow the following year and so had ended up growing some Roundup Ready canola.

The judge ruled that the farmer knew or ought to have known that the crop he planted contained the patented GM seed and should have told Monsanto — and should now pay Monsanto for having used it, irrespective of the way in which it initially spread to his property. While the judge didn't award all the damages Monsanto had been seeking and the farmer has appealed the case, a precedent could be set.

Implications for Australia

Farmers here can plant currently approved GM crops without notifying other farming neighbours or the local community, which could have serious implications for other farmers who want to avoid GM complications and licensing arrangements.

Pollen from the GM crop could be spread in all the usual ways, and it'd be naïve to think there won't be biotech investigators in this country looking out for unlicensed crops in order for the companies involved to claim their share.

Conflicting reports

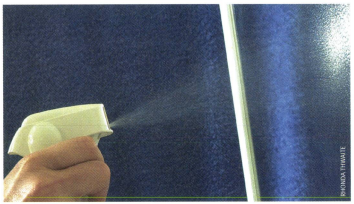
A report released in September by the Soil Association, a UK-based organic food and farming campaigning and certifying body, claimed the introduction of GM crops into the US and Canada had resulted in generally lower yields, widespread contamination of non-GM crops, lower profits for farmers, collapse of export markets, and an increased use of herbicides.

A coalition of US farm groups responded with their own report, claiming GM crops had led to more environmentally friendly farming practices and less use of herbicides.

Time will tell, but it's further reason to wait for more definitive evidence before GM crops are fully given the go-ahead in Australia. ■

yourletters

We often try to help solve consumer problems on the letters page, but sometimes it's just nice to know we're doing things right.



THUMBS UP!

Gunter Hormann of Vale Park, SA, gives the thumbs up to **R M Williams** of Percy Street, Adelaide, which offered him new pants or his money back when he asked the shop where he could get a small hole in a two-month-old pair of moleskin trousers invisibly mended. He was so impressed he bought a second pair, and got a 25% discount for all his trouble. "If you can find any better service anywhere, please let me know."

Patricia and Dennis Gration of Kallista, Victoria, are full of praise for **Aquamax**, which repeatedly serviced, repaired and replaced at no charge a gas hot-water service that went out in extreme weather conditions. Then, three years after purchasing the original one, the company replaced it, again free of charge, with the latest model designed to cope with windy conditions. "It's wonderful to find a company that actually puts customer service first."

If you're waiting to see your 'thumbs up' entry in print, don't hold your breath! We've been overwhelmed with enthusiastic responses and are ploughing our way through stacks of them, which explains why some of this month's entries are more than a year old ...

Showering, soaping and shining those tiles

I've used a number of shower cleaners, but have found one of the 'spray and go' products you tested (Jan/Feb 2002) has proved to be the best by far. It's effective, faster-acting and has a pleasant pong!

Another approach, of course, is not making the shower so dirty in the first place. Your reviews of soaps and shower gels (May 2002) led me to a solution. Scientists say we don't really need to use soap very much at all, and it's even beneficial to let our skin do its own thing. So I've stopped using shampoo, and I only use soap for the important bits. The outcome is less scum and less cleaning.

I didn't tell my partner I was doing this until about a month into the experiment, and I'm sure you'll be as pleased as me, in that I also passed the cleanliness and sniff test. There are obvious environmental benefits as well.

Keep up the good work.

Paul Loring
Via internet

PS: How about an internet-only subscription? And I really enjoyed your book *Sustainable House* and found *Changing Course* inspiring.

Glad we could help Paul make bathroom cleaning easier and a little less expensive.

If you'd prefer to browse online rather than read a magazine, a CHOICE Online subscription is available at www.choice.com.au (click on 'Join'). For $13 per quarter you get unlimited access to all our online reports, product tests, databases, calculators and back issues. Also, of course, as a CHOICE subscriber you can get free access to our website for a limited time *— see page 3 for what to do.*

Immeasurable savings

The first letter in your July issue ('Time for washing') intrigued me. I bought a front-loader washing machine (**WHIRLPOOL AWM 285**) as a result of your research. I've been so impressed by your recommendations in the past that when my old machine died, I rang up a factory seconds shop and purchased your recommended washing machine over the phone — sight unseen. It did take me a little while to adjust to the longer cycle time the July letter was talking about, but the wash results are far superior to my old machine.

While doing renovations my sister recently stayed at three houses in the family and commented about the great washing machine at our house. Additionally, while the cycle takes longer the clothes are so uncrushed when they come out that we no longer iron — and that saves more than the time it takes with the longer wash. The machine also has a 45-minute 'quick cycle', which is great when I'm in a hurry. In essence your recommendation was spot on!

I've changed my clothes washing detergent, lipstick and margarine, to name a few, because of your recommendations. My washing machine, dishwasher, heater, oven and cooktop have been purchased with your recommendations in mind. Thank you, CHOICE, you've saved me immeasurably in both time and money.

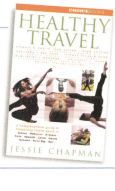
Kathy Whale
Via internet

LETTER OF THE MONTH

We want to hear from you — your experiences help our research and often let other readers know about scams and rip-offs.

To thank you for writing to us, *Your Letters* awards a prize of a CHOICE book to the 'Letter of the month'. This month's winner, Kathy Whale, receives *Healthy Travel*, or any other book of her choice from Consumer Bookshelf, pages 38 to 40.

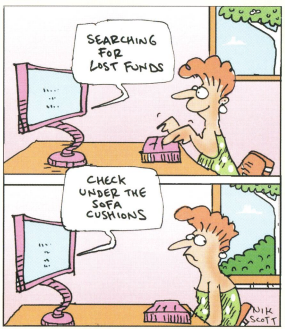
We're sorry we don't have the resources to answer all your letters personally, and in the magazine we may edit them or print only an extract. See page 2 for how to reach us.



$200 MILLION UP FOR GRABS

The Australian Securities and Investments Commission's consumer website, www.fido.asic.gov.au, recently launched a new search engine to help you find money you might have lost in a forgotten bank account, insurance policy or company share sale.

$200 million are waiting to be returned to their rightful owners.



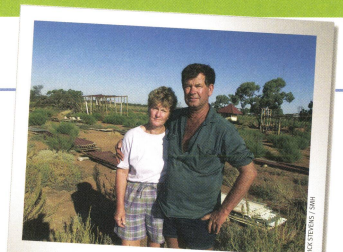
HEALTH INSURANCE UPDATE

MEDIBANK PRIVATE customer Sharon, from Sydney, was recently advised that her **First Choice Saver** hospital cover with $1000 excess no longer existed. The fund had moved her to **First Choice Saver** with $500 excess, increasing her annual premium from $568.50 to $924 (before the 30% government rebate).

The July 2002 issue of CHOICE recommended Sharon's policy as the cheapest for NSW/ACT. The cheapest in these states is now **HCF Hospital Advanced Savings Option 100*8** ($100 co-payment, maximum co-payment per person per year: $800), which costs $639.60 for a family per year and scored 67% in our last survey.

The change also affects the cheapest policies recommended for the NT. Go to www.choice.com.au and click on 'private health insurance' under Top Ten Reports on the home page for help in finding a new policy if you want to change.

Like **MBF** earlier this year, **MEDIBANK PRIVATE** has also removed its discount for payment by direct debit, which means a higher premium for many policyholders.


RICK STEVENS / SMH

Flood damage finally gets paid

Max and Judith Hams from Koralta station in outback NSW have won their case against their insurer in the NSW Supreme Court.

"Our property was inundated with water in February 2000. There was water in our house for more than nine months," says Judith.

Their original claim was denied by the insurer, **CGU INSURANCE**, which claimed the damage was caused by flood water from a nearby creek and was therefore excluded under the policy.

After **CGU**'s internal dispute resolution process found in favour of the insurer, Max and Judith decided to go to court. The court found that their property was initially inundated by local run-off water — which was covered under the policy — and also found their insurer had failed to prove that the damage to almost any of their property was caused by flood water.

The Hams were awarded a payout of around $750,000 including interest.

Our last survey of home and contents insurance found 12 companies that offered some type of flood cover. However, cover may be limited, such as to flash-flooding only, and most insurers offer it as an optional extra in their policy that they charge for. They may also reserve the right to refuse to provide this cover on an individual basis if you live in a flood-prone area.

According to the Hams' lawyer, the case shows that even if your policy excludes flood damage in some form, an insurer has to prove that none of the damage was caused by run-off or storm water.

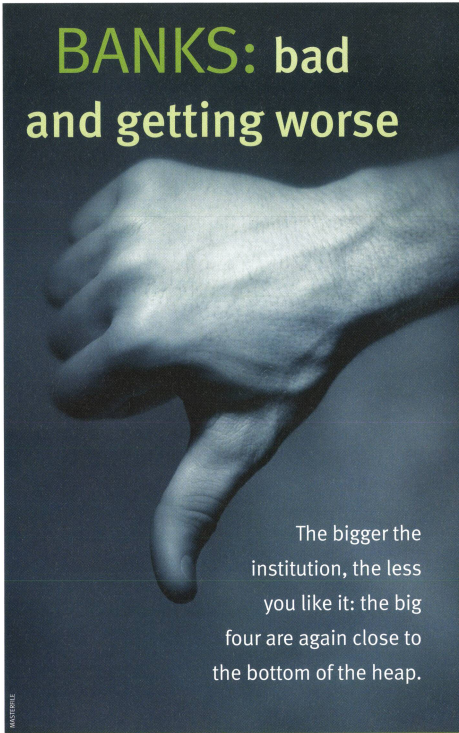
If you make a claim that's rejected, you can go to the Insurance Enquiries and Complaints Scheme (See *Complaints services linked*, left) for claims up to the value of $290,000; for larger amounts you need to go to court.

For more information on home and contents insurance, see our latest update in CHOICE, September 2001, or go to www.choice.com.au and type 'contents insurance' in the search box for our comprehensive step-by-step guide and the contents insurance worksheet that helps you to calculate how much cover you need.

IN A NUTSHELL

- **Those of you who bank** *with the big four (**ANZ, COMMONWEALTH, NATIONAL** and **WESTPAC**) are consistently the most dissatisfied. These institutions haven't increased their level of customer satisfaction since our earlier surveys in 1997 and 1999 and in some areas it's decreased.*
- **The wooden spoon** *goes to the **COMMONWEALTH BANK**. Nearly a third of its customers are dissatisfied — the worst result of the big four, and in fact overall. See Table 3, page 11.*
- **Credit unions and building societies** *once again achieved the highest levels of customer satisfaction — see Table 1, page 11.*

BANKS: bad and getting worse



The bigger the institution, the less you like it: the big four are again close to the bottom of the heap.

MASTERFILE

Our survey of CHOICE subscribers shows that the overwhelming majority — a clear 95% — consider banking to be an essential service just like electricity, gas or water. But many think they're getting a raw deal from the banks, particularly regarding the amount of fees they pay.

BEST AND WORST

TEACHERS CREDIT UNION topped the list as the best financial institution in our survey — see Table 2, page 11. Unfortunately membership is limited mainly to teachers, trainers and other employees of public educational institutions and their families in NSW, the ACT and the NT. For details phone 13 12 21 or go to www.teacherscreditunion.com.au.

Other credit unions, building societies and banks might also have very satisfied customers, but we need 50 or more responses to be able to report on any company.

BENDIGO BANK took second place. Its customers were highly satisfied with its branches in terms of staff knowledge, courtesy, ability to carry out instructions, opening hours and queue length. One reason for this might be the community bank model **BENDIGO** developed in 1998. Today, more than 80 community banks have already opened their doors. For more information on community banks, see *Start your own bank*, CHOICE, June 2002.

BANK OF MELBOURNE has continued its decline in customer satisfaction: while it was one of the best regional banks five years ago, it plummeted in 1999, and only 10% of its customers are 'very satisfied' this time round. Could the 1997 merger with **WESTPAC** (which again ranked poorly for overall satisfaction) have anything to do with this? 63% of respondents whose financial institution had been taken over by one of the big four banks said that fees had got worse since then.

ANZ, which made headlines earlier this year with the introduction of two new everyday accounts with

OUR SURVEY

In July this year we asked CHOICE members what they think of their financial institution. 3804 took the time to fill in our comprehensive survey, and we also received a whole boxful of letters giving detailed reports of your experiences. Thanks to all of you.

This survey builds on our first survey, done in 1997 and published in CHOICE, March 1998, and a second one done in 1999 and published in CHOICE, March 2000.

reduced fees, appears to have slightly improved its customer satisfaction — but is still significantly below average compared with all financial institutions.

WOODEN SPOON

We've awarded the wooden spoon to **COMMONWEALTH BANK**, as 32% of its customers are dissatisfied — the worst result of the big four (see Table 3) and in fact overall.

The introduction of a $5 account-keeping fee and the end of its fee rebate system angered many customers, including Margo Webb from Leederville in WA (left): "Now that $5 per month fees are being extracted and we're paying extra for more transactions, my patience has run out. I'm closing all my **COMMONWEALTH** accounts, shifting them to a credit union. There I have savings and cheque accounts, bank online and can extract money from any ATM at only a fraction of the fees."

THE FEES YOU PAY

Recently the Reserve Bank of Australia reported that bank fees to households had skyrocketed by 87% over the last four years to a total of $2.3 billion.

This fee splurge didn't go unnoticed: 88% of customers of the big four think the institution they bank with is mostly concerned with making a profit.

Overall, 63% of dissatisfied respondents named poor value for money as their main reason for dissatisfaction with a financial institution — a long way in front of all the other reasons. The **COMMONWEALTH BANK** had the highest proportion giving this as a reason for dissatisfaction: 70%.

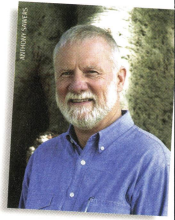
Seventy eight per cent of all respondents agree that fees and charges hit the people who can least afford them. 77% say the Federal Government has a role in monitoring bank fees to make sure they aren't too high. And there's disappointment with the politicians, as Marion Wells of Kilsyth in Victoria says: "I feel that the Federal Government has a role but that it's really not doing much about keeping bank charges low, especially for those who can't afford them."

CREDIT UNIONS AN ALTERNATIVE

Nearly two out of three respondents think credit unions are a real alternative to banks and some have acted on this.

One is Mark Griffiths from Sydney (above right), who changed his banking arrangements to a credit union. "I found it increasingly frustrating to contact my bank: years ago the branch in my suburb closed, then a branch close to my workplace was replaced by an ill-maintained ATM, and any time I tried to contact the bank I became caught up in the usual long phone menus. On one occasion I asked the call centre person to put me through to a supervisor, wanting to complain about how difficult it was to speak to a real person. I then listened to further awful music before being welcomed by a recorded voice to the bank's automated customer feedback line. I gave (and hung) up."

Mark's complaint about bank branch closures is repeated by many consumers. Our survey shows that older and disadvantaged consumers in particular, and those living in rural areas, strongly prefer to do their banking face-to-face. Overall only 13% of customers of the big four are very satisfied with the number of branch locations — and no wonder, after more than 2000 bank branch closures in recent years.



GETTING STUCK

While 30% of the customers of the big four banks are considering changing to another institution over the next 12 months, 29% said they're somewhat unlikely to change and 41% were even very unlikely to change.

Next to long-term commitments like a home loan, another reason might be that they feel 'stuck'. As Peter Ubert from Bundaberg, Queensland, says, "If you change your bank, in a couple of months you may be worse off than with your previous bank. It's a losing business for customers and always a winning one for the banks, as they change fees all the time." ■

NO LONGER SUFFERING IN SILENCE

Thirty nine per cent of dissatisfied respondents named mistakes made by their financial institution as a reason for their dissatisfaction, and nearly one in three respondents had made a complaint in the past two years.

Nearly a third of people who complained had a problem during the process, and fewer than one in five were 'very satisfied' with the outcome of their complaint.

Customers of the big four were the most likely to have complained, and also more often encountered a problem on the way — especially if they banked with **ANZ**.

Rosemary from Sydney complained to the Banking

Table 1. Satisfaction with type of institution: % 'very satisfied'

	Credit unions (675 responses)	Building societies (150 responses)	Other banks (700 responses)	Big 4 banks (2253 responses)
'Very satisfied' overall with type of institution	64	62	26	11
Branches				
Staff courtesy	65	71	39	21
Ability to carry out instructions	48	52	24	13
Staff knowledge	41	42	19	9
Opening hours	34	44	23	7
Number of locations	17	40	19	13
Queue length	39	43	14	4
Fees for using a branch	36	44	9	4
Fees				
Explanation of fees	31	33	11	5
Amount of fees	30	32	8	6

Table 2. Overall rating of institution (no. of respondents)

	Very satisfied (%)
TEACHERS CREDIT UNION (64)	84
BENDIGO BANK (79)	65
SUNCORP METWAY (117)	27
ST GEORGE BANK (280)	18
ANZ BANK (394)	16
NATIONAL AUSTRALIA BANK (439)	13
BANK OF MELBOURNE (160)	10
CHALLENGE BANK (69)	10
BANKWEST (78)	9
COMMONWEALTH BANK (893)	9
WESTPAC (298)	8

Table 3. Overall dissatisfaction with the big 4 banks (no. of respondents)

	Customers dissatisfied (%)
COMMONWEALTH (893)	32
WESTPAC (527) **(A)**	28
NATIONAL AUSTRALIA BANK (439)	26
ANZ (394)	23

(A) Includes responses by Bank of Melbourne and Challenge Bank customers; these banks are now owned by Westpac.

Table 4. Dissatisfaction with amount of fees paid

Institution (no. of respondents)	Customers dissatisfied (%)
BANK OF MELBOURNE (155)	68
CHALLENGE BANK (68)	66
BANKWEST (77)	65
COMMONWEALTH BANK (851)	63
ST GEORGE BANK (271)	61
WESTPAC (289)	61
ANZ BANK (374)	57
NATIONAL AUSTRALIA BANK (424)	55
SUNCORP METWAY (113)	51
BENDIGO BANK (75)	23
TEACHERS CREDIT UNION (62)	8

Ombudsman after her bank lost the deeds to her house and her phone calls didn't get any results. "Once the bank got the complaint from the Banking Ombudsman it did institute a search and acknowledged that the deeds had been lost by them and arranged to have new ones issued. But it's certainly not improved my opinion of my bank, which I find to be pretty hopeless if you ask them to do anything at all out of the ordinary."

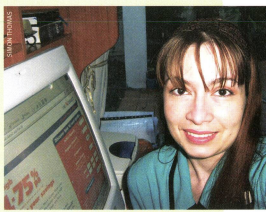
WHAT'S THE BEST ACCOUNT FOR ME?

Only 30% of respondents said it's easy to work out which bank product is best for them; 47% think it's difficult.

Our website contains many articles and tools designed to help you with your finances. For example, use our bank account tables (updated daily) to compare fees charged and interest paid for 17 banks and 52 credit unions. Go to www.choice.com.au/money and look under 'tools'.

If you haven't already taken up our offer of free trial access to the website for a limited time, call us on (02) 9577 3399 and have your email address ready.

Tech-savvy consumers



Compared to our last survey, the number of respondents using internet banking has almost quadrupled from 12% in 1999 to 45%. 54% use phone banking.

Not surprisingly, younger consumers (as well as those on a high income) use phone and internet banking more than others.

However, even those tech-savvy younger consumers don't think their bank can answer all their financial needs. Laura Rafiqi from Noosaville in Queensland, aged 25 and with **WESTPAC** since birth, says: "I won't ever use their by-products like super, insurance or loans. I've just opened an **ING** savings account with no fees and a high interest rate. This is great for saving for Christmas or for a home deposit and it's nice to see more interest, unlike with **WESTPAC**. This Christmas I'll have $70 extra to spend."

For more information about **ING** and other high-interest electronic accounts see CHOICE, April 2002.

And the logo goes to...

Does a thumbs-up from a reputable organisation help you choose a healthier or 'better' food, or is it just a marketing ploy? We take a look.

IN A NUTSHELL

- **A well-recognised** *quality assurance program like the National Heart Foundation's tick, where foods are independently tested, have to meet set nutrition criteria and are spot-checked in the marketplace can help you choose a healthy food. But remember that an unendorsed product may be just as good, or even better.*
- **Logos from a health,** *scientific or sporting body displayed on a food label often aren't much help. There's a lot of variation in what they mean — sometimes it's purely a financial deal without any involvement of the endorser in the nutrition make-up of the food.*
- **Your best guide** *to ingredients and nutrition remains the food label. From the end of 2002 all labels will have to carry a nutrition panel and the percentage of key ingredients will have to be listed.*

PHOTO: ANTONIA SIBERS

The National Heart Foundation tick can help you choose healthier foods within categories. 'Tick' foods are comparatively low in total fat, saturated fat and sodium (salt). Many are also higher in fibre and calcium and have less sugar.

However, bear in mind that manufacturers pay for the tick, so a competitor's product without the tick might be just as good but they chose not to join the program.

And the tick doesn't give you a licence to eat more of the food: don't start using two teaspoons of a 'tick' spread on your bread instead of one, for example.

The National Heart Foundation says its research shows that the tick program helps reduce the amount of saturated fat and salt in the food supply each year. If this is true for processed food, it's a shame unprocessed foods like fruit, vegies and grains don't get the tick free of charge — it might help reinforce the message that more of this type of food is better.

With over 20,000 food products on the supermarket shelves, doing the shopping can be a pretty daunting task, let alone trying to pick out healthy choices. It's hard for food manufacturers as well, with so many brands competing for your trolley. They need to use whatever leverage they can — and what better than a seal of approval from a reputable health, scientific or sports organisation?

We scoured the supermarket shelves and found a trolley-load of products with some form of endorsement. We checked out what's behind these endorsements to give you more insight next time you're shopping.

Product endorsements can be broadly divided into the following two categories.

QUALITY ASSURANCE PROGRAMS

The endorsement is awarded to products to certify they meet a set of standards. In this case any manufacturer can apply to the organisation awarding the tick, seal of approval or whatever, but the food has to meet the nutrition criteria to get the endorsement.

Examples include the National Heart Foundation tick of approval (the most far-reaching program), the International Diabetes Institute logo and the GI (glycaemic index) symbol — the latter two examples are only on a handful of foods.

Each program sets its own nutrition criteria (usually based on fat, salt and fibre levels, and sometimes sugar and the glycaemic index). You can be confident the product with the endorsement is as good as it claims, but you don't know that it's any better

This is a relatively new program set up by the International Diabetes Institute (IDI), called Shop for Gold & Silver. Foods eligible for the gold logo meet all the institute's healthy food choice criteria: that is, they have suitable levels of fat, fibre, sodium, sugar and glycaemic index (GI), where relevant. Products eligible for the silver logo meet all but one of the institute's criteria (but fat levels must always be met).

Like the Heart Foundation tick, companies pay for use of the logo, so while you know the food you've chosen is healthy, you don't know it's healthier than the one next to it on the shelf.

And if a lot of foods start to carry the logo it could be a bit confusing — IDI's idea of healthy food choices isn't exactly the same as the NHF's. For example, IDI only lets its logo be used on oil and spreads that are monounsaturated, while the NHF doesn't distinguish between poly- and monounsaturated and limits the amount of saturated fat.

IDI has put out an excellent book and pocket guide called *Food: the flip side* to help you while shopping. To purchase a copy call the institute on (03) 9258 5917 or go to www.diabetes.com.au. The book with the pocket guide costs $19.95, the pocket guide alone $5.

than others that don't carry the logo. Not all competitors apply for it because they have to pay for testing as well as a royalty fee.

SPONSORSHIP DEALS

These types of deal are often one-offs, where a manufacturer has an arrangement with an organisation (be it sporting, health or scientific) for a particular product. It's more difficult to know whether you can use these endorsements as a guide to buying healthy food — is it purely a cash arrangement or did the endorser have some input into the nutrition make-up of the product? Sponsorship deals can further be divided into two categories:

Image sponsorship

Under this kind of arrangement the manufacturer pays a fee to an organisation in return for using its logo. The deal is largely a financial one and the product fits an image that suits the sponsoring organisation. Usually the straightforward sponsorship deals are pretty obvious (for example, the ACB and NRL logos on **GATORADE** and the Wallabies logo on **POWERADE** — see right), but sometimes it might seem like more than it is (see the Cancer Council logo on **SUNRAYSIA Prune Juice**, above right).

Research/product development partnerships

Under this arrangement a food manufacturer pays for the expertise of a health or nutrition body — ranging from research information, education material, product development and reformulation, to the use of the organisation's name or logo on packaging. The food company wants the endorser's kudos and the endorser can use the money to further its health or nutrition objectives.

While it'd be naïve to think the primary motive of the food manufacturer isn't a marketing one, sometimes it can lead to the creation of a product that's nutritionally a good choice for a certain group of people.

Continued overleaf

We're disappointed with the Heart Foundation for allowing this vegetable oil to carry the tick. While the oil itself fits the criteria, advertising it as 'light' could make you draw the wrong conclusions. You might think the oil is lower in fat than normal, whereas in fact it's "light in colour and taste" — if you've got a magnifying glass you'll see this on the side of the label.

You'll see the Cancer Council Australia logo only on Sunraysia products, because it has an exclusive deal with this food manufacturer. It's a straightforward sponsorship deal, with Sunraysia donating five cents to the Cancer Council for every bottle of certain juices sold; in return Sunraysia can use the Cancer Council logo. The Cancer Council says it's not an endorsement of the product, but that it wouldn't enter into the arrangement if the product was unhealthy.

Don't think Sunraysia juices can help prevent or cure cancer — it's purely a sales promotion. But you could buy the juice if you want to support the Cancer Council.

Endorsement of these drinks by the various sporting organisations is largely a financial deal: the drinks fit their image. And while elite athletes may benefit from these drinks during or after sport, for most of us water is just fine.

The perfect snack for kids' lunchboxes!

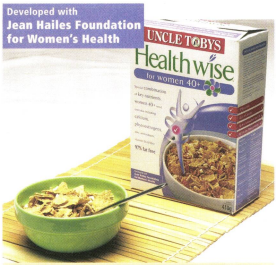
This product has been developed in conjunction with the Women's & Children's Hospital.

Blackmore's worked with the Women's and Children's Hospital, Adelaide, in developing this product. It paid for the hospital's advice and expertise in the area of children's nutrition and also pays for use of its corporate logo on the pack.

The hospital stipulated that no artificial colours, flavours or preservatives should be added (sulphur dioxide is often added to dried fruit and some people are sensitive to it). Vitamins and minerals were added at levels recommended by hospital nutritionists.

The hospital uses the funds from the deal to further its research into children's health.

In our view, this isn't the best kind of product for the Women's and Children's Hospital to display its logo on. While children often don't get enough vitamins and minerals, supplements aren't the way to get them — and definitely not in disguise as a snack. While a spokesperson for the hospital said it's not *endorsing* the product (it was "developed in conjunction with" the hospital), it's naïve to think consumers wouldn't see it as an endorsement.



Yes, Uncle Tobys pays for the privilege of using the foundation's name, but the Jean Hailes Foundation was actively involved in the development of the cereal, and set down nutrition criteria that the product had to adhere to (like being rich in calcium, antioxidant vitamins and phytoestrogens, to address the needs of women over 40).

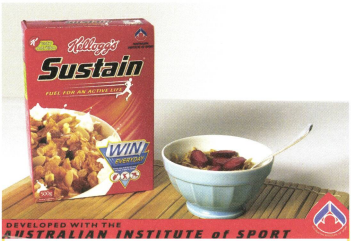
The foundation uses the funds for education, particularly focusing on diet and lifestyle to help improve women's health and wellbeing.

Sports Dietitians Australia and Uncle Tobys are corporate partners, with Uncle Tobys paying for provision of nutrition services, which includes help developing new or reformulating existing products as well as providing education material (in the form of nutrition messages on food packaging). SDA uses the funds for nutrition education programs, primarily aimed at improving the health and fitness of Australian children.

While products do have to meet a range of nutrition guidelines to get an endorsement from SDA (including, in some cases, NHF guidelines), as a consumer you don't know what particular guidelines they meet in different instances.

You need to be careful if you're trying to limit your sugar intake because SDA doesn't put any limit on sugar (for example, Uncle Tobys Mango & Passionfruit Yoghurt Topps Muesli Bars have a whopping 32% sugar). While this might be OK sometimes for an active person, it's not ideal for a couch potato.

The fact that Milo is "used by athletes at the AIS" no doubt helps its image. Nestlé is a major sponsor of the AIS and it in return allows Nestlé to use its logo on a range of foods that athletes at the AIS eat.



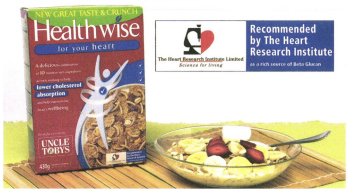
Sustain was "developed with" the Australian Institute of Sport in the early eighties. The AIS took into consideration the needs of athletes and sporting people when helping to develop it. Kellogg's makes a contribution to the AIS for every packet of Sustain sold.

Nutritionally, Sustain isn't a bad choice: it's low in fat and a reasonable source of fibre. It's a bit high in sugar for less active people but fine if you're more active.

The Heart Research Institute says that for it to recommend a product, there has to be conclusive evidence of a benefit, in this case about beta glucan and its ability to lower blood cholesterol. It told us it wasn't endorsing the whole product, just the beta glucan component, but wouldn't allow use of its logo if the product wasn't nutritionally sound.

Uncle Tobys pays the HRI for research advice and assistance, and in return can use its information, recommendations and/or logo. The HRI uses the funds for research into atherosclerosis (fat in arteries).

By the way, plain old porridge is a great source of beta glucan as well. The Heart Research Institute told us it would endorse straight oats wholeheartedly.



GI blues

Coming to a food or drink near you: a new guide aimed at helping you choose wisely from the supermarket shelf — the GI (glycaemic index) symbol.

The glycaemic index is a score out of 100 based on how quickly foods raise your blood glucose level. Foods you digest quickly that provide a rapid rise in blood glucose have a higher GI score, while foods you digest slowly that cause a more gradual rise score lower.

The problem with the GI symbol is that food with any GI (high, medium or low) is eligible — so you have to know more about the GI in general, your dietary needs and the food in question before you can tell whether it's a good choice for you. This makes it very confusing for most consumers — you can't just assume a food is healthy because it's got the symbol.

Foods with a low GI are a better long-term healthy food choice for most people, but high-GI foods do have their place. Some high-GI foods are still a good choice for most people for particular reasons. Pretzels, for example, have a high GI, but are an excellent snack choice because they're generally low in fat and kilojoules. On the other hand, potato chips have a low GI, which may make you think they're a better choice, when in fact they're loaded with fat and kilojoules.

The GI *is* a useful guide for people with diabetes, who are generally advised to eat foods low in fat, rich in fibre and with a low GI. These can also make you feel fuller, and so can be useful if you're watching your food intake. They're also a good choice for athletes before strenuous exercise.

High-GI foods, on the other hand, can be good for athletes after exercise as a quick energy burst to replenish depleted muscles. People with diabetes can also use a high-GI food to bring their blood glucose levels back in check during an episode of hypoglycaemia, though most just carry an emergency supply of jelly beans or other lollies.

The GI symbol is being introduced by Glycemic Index Ltd, a non-profit company whose members include the University of Sydney, Diabetes Australia and the Juvenile Diabetes Research Foundation. Companies apply and pay for a licence to use the GI symbol on food labels and promotional material.

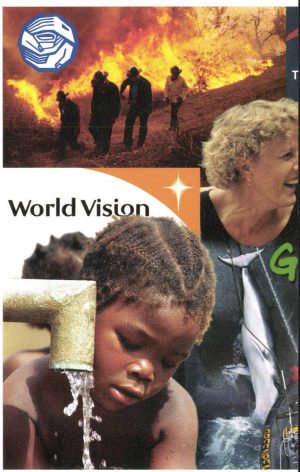
To be eligible for the program, foods not only have their GI tested, but must meet certain nutrition requirements, such as having at least 10 g of carbohydrate per serve. Each food category has further requirements, such as being low in fat, particularly saturated fat, having a low to moderate level of sodium and providing a source of fibre where appropriate.

But if you don't want to eat large amounts of refined sugar don't rely on this symbol to help you avoid it — there are no limits on sugar in the nutrition criteria.

While the scheme has merit for people with diabetes who are educated about its use, most people will need more information to use this symbol as a useful tool for food choice.

The give and take of CHARITIES

There are tens of thousands of charities competing for donations and support. How do you decide which ones are worthy of your generosity?



IN A NUTSHELL

- **There's now** *a fund-raising campaign for practically every day of the year and constant advertising from charities seeking your assistance. How can you check a charity's credentials (pages 16–18)?*
- **Can you be sure** *your donation will really be spent where it's most needed? We've profiled six of Australia's well-known charities to show how they use your money — pages 20–22.*
- **Even the joy** *of giving can be tainted by scammers. Some groups that claim to support charitable causes may not be as altruistic as they appear — see* Try a little kindness?, *page 19.*

Large, modern charities closely resemble big businesses, with high public profiles and marketing budgets to match. Thousands of smaller groups, with names you may not even recognise, are also competing for your donation. How can you be sure you're giving to a 'real' charity? Will your donation actually be spent on the charitable cause?

Charities in Australia spend about $4 billion each year and employ around 133,000 people. Some are large, with familiar household names, and they're the ones we tend to support. By contrast, most have fewer than five employees and operate on annual budgets of less than $100,000.

Government funding, fundraising and revenue from commercial activities are the biggest sources of income for many charities, not donations from individuals. Even so, Australians donate around $3 billion each year and they volunteer millions of hours.

It's estimated that 11,000 currently receive government funding. We don't know how many more function without government support, relying solely on donations and volunteers. In fact, some make a point of not accepting government funding; see the profiles on pages 20–22 for examples.

HOW TO CHOOSE THE RIGHT CHARITY

How can you compare the 'worthiness' of the different associations, trusts, campaigns and other groups vying for your money and support? Is it better to give to a large, high-profile charity or to a smaller, lesser-known group?

This article should help you to identify the best places and ways to give. Consider the issues outlined here, read our profiles and use the *Charities checklist,* far right.

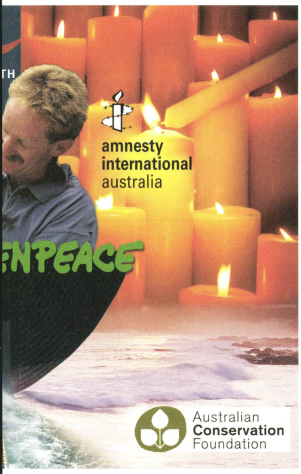
1. Is it the right cause?

Australian charities work for causes as diverse as animal welfare, environmental research and protection, health and medical research, Aboriginal issues, children's causes, services for the elderly, the arts, assistance for the mentally ill, those with disabilities, victims of drug abuse, child abuse and domestic violence, international aid and human rights. Others work in the more traditional areas, helping people to cope with hardship and poverty.

The sheer number of worthy causes can make it challenging to decide which to support. It's likely that most people end up supporting causes they're interested in or have a personal connection with. Once you know what's important to you, you can start to look at individual charities active in that area.

2. How do you know it's 'genuine'?

While the word 'charity' has a strict legal meaning dating back to 1601, we now use it to describe a broad range of associations, groups and campaigns that raise funds from the public for a particular cause. Some of



PHOTOS: AMNESTY INTERNATIONAL/AUSTRALIAN CONSERVATION FOUNDATION/GREENPEACE/STS VINCENT DE PAUL/THE SMITH FAMILY/WORLD VISION.

the indicators that you're dealing with a bona fide charity are:

- It should be not-for-profit.
- Its principal activities should be for the good of the community, not for the benefit of its members or supporters.
- It might be registered with the Australian Taxation Office (ATO) as an income tax exempt charity (ITEC).
- It might be endorsed by the ATO or named in tax law as a deductible gift recipient (DGR).

Outcomes from the Commonwealth Government's recent Charities Definitions Inquiry should also make it easier to identify genuine charities. From July 1, 2004, the tax status of over 40,000 registered charities will become public information for the first time. You'll be able to access a charity's tax status via its Australian Business Number (ABN) using the Australian Business Register. From then on, if it's not income tax exempt or a DGR, there's a good chance it doesn't live up to the government's definition of what a charity is and should do.

3. Will you get a tax deduction?

It's estimated that around two thirds of all donations made by Australians aren't claimed as tax deductions. Since July 1, 2000, you haven't been able to receive a tax deduction for a donation unless you make it to an organisation that's endorsed by the ATO or named as a DGR in tax law. If you want a tax deduction for your gift, check the charity is a DGR before you make a donation. You can already find this out on the Australian Business Register website, www.business.gov.au.

To be endorsed as a DGR, an entity must maintain a gift fund (this is like a trust account where donated money is held). DGRs are required to provide receipts for tax-deductible gifts that contain the following information:

- The name of the gift fund.
- The entity's ABN.
- The fact the donation was made as a gift (as opposed to buying a product from a charity or becoming a member, which aren't tax-deductible).

Keep records of your deductible gifts to help prepare tax returns and in case the donations are checked by the ATO. Keep a record of the date the gift was made, the amount or a description of the gift if it was property.

4. A big or a small charity?

There's no easy answer to this. Smaller charities say they have lower overheads, so they're able to spend more of every donated dollar on their programs. They also claim to be more in need of your assistance than the larger, more successful charities, particularly those that don't have access to government or corporate funding.

You might think larger charities would have high operating costs and have to spend more on marketing and public relations to meet those costs, and that the outcome could be that a lower percentage of the money goes into actual charitable activities and more into promotions, wages and administrative expenses. However, larger charities argue that they're able to contribute more to the 'field' because of their bigger budgets.

SOME WEBSITES

- *www.givewell.com.au profiles major charities, detailing their DGR status (see* Will you get a tax deduction?, *below left). Our thanks to Givewell for its help with our research for this article.*
- *www.donations.com.au is a site that enables you to make donations to the charities that list their details on the site.*

CHARITIES CHECKLIST

Ask the following questions of any charity before you become a substantial donor.

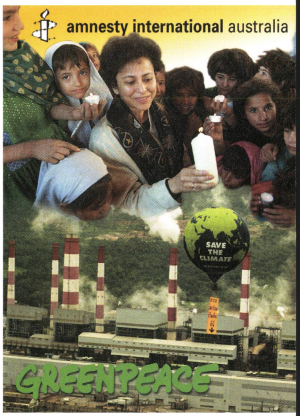
- How much of each dollar that I donate will go directly to the cause?
- What are the charity's accomplishments in the past year? Over the past five years?
- How stable is the charity's management team? How many years have senior managers been with the organisation?
- How much income is spent on fundraising, promotion and administration as opposed to programs or campaigns to assist the underlying cause?
- Does the charity produce an annual report and make it available to the public?
- Is the charity audited internally, externally and 'on the ground'?
- What religious affiliations does the organisation have (if you're interested in this)?
- Is the organisation a deductible gift recipient (DGR — see *Will you get a tax deduction?*, left, for more information).

Some large charities are internally and externally audited and produce annual reports, so they're transparent and accountable. Others are criticised for not being transparent about income, expenditure and assets. Some small and medium-sized charities are also audited and produce annual reports — in fact, many are more transparent than the big institutions.

As with the choice of the cause itself, this is a decision you're likely to make based on your personal convictions.

5. Will it be around in the long term?

Sustainability and longevity are other factors to consider when choosing a charity, particularly if you're thinking of leaving a bequest in your will. An understanding of an organisation's financial status can assist with this, although there are no guarantees, as recent corporate collapses have demonstrated. Annual reports are the best source of information available, as they detail the charity's financial performance. For other useful sources of information, see *Some websites* on page 17.



Ways to give

- **Direct donation:** You can give money or property. You can receive a tax deduction if the charity is a deductible gift recipient (DGR — see page 17)
- **Salary deductions:** You won't miss the money as much if you have it taken directly out of your pay. Check charity websites to see which ones are set up to accept salary deductions.
- **Buy raffle tickets:** Not tax-deductible. Rules for running raffles vary from state to state, but be sure tickets identify the organisation running the raffle.
- **Bequests:** You can leave your whole estate or part of it to a charity in a legally binding will. It's worth informing the charity and any dependants or family members of your intentions.
- **Volunteer time:** The best way to ensure your contribution has a direct impact on the good work of the charity.
- **Attend an event:** These range from charity balls to exclusive dinners with well-paid guest speakers like former US president Bill Clinton. They've been criticised recently because of the high percentage of money raised that has to be used to cover the cost of holding the event. However, supporters say the large amounts made from such events negate any criticism.
- **Buy a product:** Perhaps from an op shop, an organisation's catalogue or website, at a charity auction or as part of a special 'cause' day. Purchases may not be tax-deductible.
- **Join an association:** Many are registered as charities. Your membership fee and ongoing involvement may both be used for charitable works.

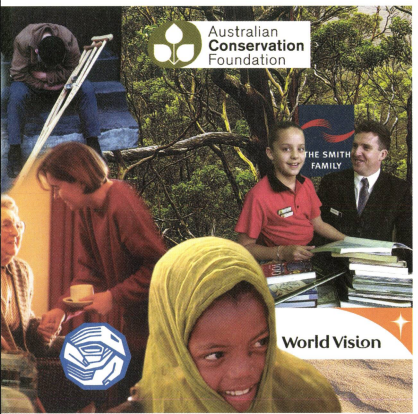
6. Where does your money go?

Most people want to know their money is going directly to the cause, rather than supporting the charity's operations or marketing activities. Unfortunately, it's not that easy to find out how charities use donated money and property.

The regulation of charities in Australia is generally the responsibility of state governments, and the terms and requirements vary significantly. For example, in NSW charities are required to disclose their fundraising income and expenditure. A recent change in Victoria brought in the same requirement, but the rate of adherence to it is still pretty variable in both states.

There's not usually much information available about a charity's administration costs. Some advertise them for the interest of donors and potential donors — $1 in every $5, for example — but it's not usually possible to check this with any degree of accuracy.

The way costs are classified and determined by individual charities makes getting a clear sense of this very difficult. Levels of information disclosure vary greatly. Some charities include advertising and marketing expenses in the administration figures, others don't.



TRY A LITTLE KINDNESS?

In early 2000, Ray Williams, head of HIH Insurance, sent an HIH cheque for hundreds of thousands of dollars to sponsor National Kindness Week.

The charity (Kindness Foundation) was founded by Brad Cooper, and Rodney Adler was a board member — two individuals who've had more than their share of the spotlight during this year's Royal Commission into the collapse of HIH.

During his evidence to the Royal Commission, Mr Cooper said he couldn't remember whether National Kindness Week had its own bank account. He declared he'd personally funded the launch of National Kindness Week.

Vision Publishing, a company totally controlled by Mr Cooper, charged for services and expenses incurred in running the charity out of its office. Exactly how much is still not clear.

In spite of evidence presented to the Royal Commission, the Kindness Foundation was still up-and-running mid-year, with an active website and still accepting donations. It's closed down now, but the Kindness Foundation shows that it's really worth doing your research before you give money to any 'worthy cause'.

Annual reports and websites like www.givewell.com.au are the best sources of information because they show the amounts spent on programs, campaigns and field work.

Charities can differ greatly both in the work they do (field work vs campaigning, for example) and the way they operate. Higher expenditure on administration isn't necessarily an indication of wastage or the worth of a charity, but may reflect the type of work it does.

It's worth remembering that almost all charities have to earn more income than they spend, at least over the long term. If they don't, they'll cease to exist. They also have to cover the costs of running programs, developing new ones and raising funds, and it's understandable that some donated money has to be diverted to these activities.

IS IT WORTH SUPPORTING 'CAUSE' DAYS?

Over the past 10 years, special events and cause days have been used more and more as a fundraising method. It all started with Legacy badges and Red Nose Day to raise money for Sudden Infant Death Syndrome (SIDS) research. Then there was Jeans for Genes, red ribbons for HIV/AIDS, pink ribbons for breast cancer and daffodil day for other types of cancer. More recent additions include 'Go casual for a cause' day, and even 'Give us a lousy dollar' day. The calendar is now so overcrowded with special days that the latest research shows people are losing interest, even in some of the long-established national cause days.

There's also a question mark over how effective they are as a method of raising funds. The costs of marketing and public relations for these events can be higher than the returns. It's nice to show your support by participating in such campaigns but they may not be the most effective way of contributing to your preferred charitable cause.

Getting cosy with the big end of town

If a charity has the backing of a major corporation, does it mean it's better than one that doesn't attract corporate sponsorship? Not always.

Pure corporate philanthropy — the notion of a business giving with no expectation of a commercial return — is less common than it used to be in Australia. It's been replaced by 'cause-related marketing' and 'sponsorship programs'. Companies now enter partnerships with charities. In return for its gift or sponsorship, the corporation gains market profile and kudos.

In fact, it's been argued the corporation has much more to gain than the charity from such an arrangement. Some charities defend such relationships as being highly effective. Others say the presence of a corporate logo or some form of endorsement doesn't necessarily mean a campaign or charity is superior.

Profiles

We've chosen to look at six of Australia's high-profile charities. Most are deemed to be successful in terms of their ability to generate revenue and consumers perceive them as successful. The profiles are based on annual reports and other material provided by the charities; CHOICE hasn't analysed or rated them, as your interests will largely determine which you choose to support. Unfortunately, charities don't have to comply with any uniform standard for presenting their financial reports. That means the way they break down income and expenditure can vary, and when income and expenditure don't exactly match it may be because the charity keeps a small amount in reserves for security. Because of reporting differences, it's difficult to exactly compare one charity against another, but the profiles should give you an indication of what to look for in annual reports.

COMMUNITY SERVICE CHARITIES

ST VINCENT DE PAUL SOCIETY

Goals: To deepen the Catholic faith of its members; to co-operate in shaping a more just and compassionate Australian community. To work with the poor in development, by respecting their dignity ... and encouraging them to take control of their destiny.
Structure: Local 'conferences', similar to parishes, consist of members who visit people in their homes. Currently 40,000 members and volunteers across Australia and 2900 paid staff.
Programs: Provides community services to people in need.

- Assists people with furniture, clothing and household goods free of charge.
- Sells clothing and goods to the wider community through Centres of Charity (op shops).
- Provides care in the areas of home, hospital and prison visitation.
- Family care and support, drug and alcohol centres, refuges for youth, women and families, camps for disadvantaged children.
- Services for the homeless.
- Emergency accommodation.
- Migrant and refugee support.
- Budget counselling.
- Aboriginal partnership and development.
- Hostels and nursing homes for the aged.
- Care of people with a mental illness.
- Advocating on behalf of disadvantaged people.
- Disaster welfare and recovery, and crisis relief.
- Overseas partnerships and development.
- Food distribution and low-cost food outlets.
- Youth services and activities.

Achievements: 800,000 people helped each year. Largest single provider of accommodation for homeless people in NSW/ACT.
Annual income: $150,000,000.
Expenditure on administration, including marketing, promotions and fundraising: $9,000,000.
Expenditure on programs: $141,000,000.
How you can help: Volunteer, donate money or goods, buy op shop goods or leave a bequest in your will.
National contact details: Phone (02) 9572 6044; fax (02) 9572 6081; PO Box 373, Summer Hill 2130; www.vinnies.org.au.

THE SMITH FAMILY

Goals: Together with caring Australians, the Smith Family aims to unlock opportunities for disadvantaged families to participate more fully in society. Its vision is for a more caring, cohesive Australian community.
Structure: An independent, non-religious organisation working across Australia. Governed by a board of directors. In turn, directors are appointed by a council of governing members, which brings together a national network of leaders to provide high-level advice to The Smith Family.
Programs: Facilitate full participation in the education process; enable people to gain the knowledge, skills and confidence to exercise realistic life choices; provide practical assistance to help stabilise families in times of need; offer all sections of the Australian community the opportunity to contribute and be involved; and promote societal change through research, advocacy and innovation.

- Educational scholarships to disadvantaged children and young people through *Learning for Life*.
- Professional mentoring for tertiary students.
- Undertaking of research and the development of social policy to encourage a more caring and cohesive society.
- Literacy support to children with poor literacy skills through the *student2student* 'buddy' program.
- Programs aimed at supporting the development of children in the 0-5 age range.
- English language skills for migrants through *Each One Teach One*.
- Immediate financial and material assistance to families in crisis.
- Financial counselling.
- VIEW Clubs of Australia (Voice Interests and Education of Women).
- Commercial enterprise operates a textile recycling and manufacturing business and 26 retail stores. In 2000/01 it contributed $2.3 million to The Smith Family, reducing fundraising and administration costs as a proportion of expenditure.

Achievements: 16,500 students on the *Learning for Life* program. Working with communities in 46 locations nationally. Employing 100 education support workers to provide students and families with personal, educational and financial support. Providing personal development and lifelong learning opportunities to 30,000 women across Australia through 400 VIEW Clubs.
Annual income: (including profit from commercial enterprise activities) $39,500,000.
Expenditure on fundraising and administration: $7,700,000; **less profit from commercial enterprise:** $5,400,000.
Expenditure on programs: $30,800,000 in 2000/01.
How you can help: Donations, sponsoring a child's education, becoming a Guardian Club member (supporting the costs of the Education Support Workers involved in the *Learning for Life* program), joining the Christmas Club (contribute on a regular basis to the work The Smith Family does at Christmas time). Payroll deductions and bequests. Corporate partnerships. Volunteering.
National contact details: Phone (02) 9550 4422; 16 Larkin Street, Camperdown 2050; email tsfmktg@smithfamily.com.au; www.smithfamily.com.au.

ENVIRONMENTAL CHARITIES

GREENPEACE AUSTRALIA PACIFIC

Goals: To ensure the ability of the Earth to nurture life in all its diversity. Its philosophy is that determined individuals can alter the actions of even the most powerful by drawing attention to environmental abuse.

Structure: Independent, non-profit, campaigning organisation that uses non-violent, creative confrontation to expose global environmental problems and their causes. Relies solely on the generosity of individuals and doesn't accept funding from government or business. Allies itself with no political party and takes no political stance. Greenpeace International is a network of national and regional offices co-ordinated from its headquarters in Amsterdam.

Programs: Works with Greenpeace International to give priority to campaigns including:

- The threats of climate change and loss of biodiversity.
- Campaigns against environmentally destructive activities such as toxic pollution, industrial overfishing, whaling, nuclear threat and deforestation in the Pacific.
- Promotes public awareness of the need for environmental protection.

Achievements: Won Sydney Olympic Village design competition, making them the first 'green games', and gave the IOC new environmental guidelines for future games. Succeeded in a campaign urging Coca-Cola to replace its greenhouse-polluting HFC refrigerants with cleaner alternatives. Campaigning helped put in place minimum 50-year prohibition on mineral exploration in the Antarctic. Global whaling moratorium adopted by International Whaling Commission. France ends atmospheric nuclear testing in the Pacific.

Annual income: $13,953,000.

Expenditure on administration (including fundraising and organisational support): $5,515,000.

Expenditure on programs: $6,164,000.

How you can help: Donate regularly by becoming a Campaign Partner or Friend of the Rainbow Warrior; give a donation, leave a bequest in your will, join a local group, register as a cyberactivist, volunteer your time.

National contact details: Phone (02) 9261 4666; fax (02) 9261 4588; Level 4, 39 Liverpool Street, Sydney 2000 (or GPO Box 3307, Sydney 2001); www.greenpeace.org.au.

AUSTRALIAN CONSERVATION FOUNDATION

Goals: To protect, restore and sustain the environment.

Structure: ACF is a national, democratic, membership-based organisation, governed by its members through a democratically elected 37-member council with representatives from all states and territories.

Programs: A strong advocate for the environment by:

- Researching and developing policy; public awareness and education campaigns.
- Campaigning to increase energy efficiency and reduce greenhouse pollution.
- Repairing the country to ensure sustainable land and water use.
- Protecting biodiversity.
- Working towards a nuclear-free Australia.
- Assisting PNG and East Timor to protect their natural environment.

Achievements: Released the report *Natural advantage — blueprint for a sustainable Australia.* ACF has played a significant role in major conservation issues including protection of the Great Barrier Reef, Daintree rainforest, Kakadu and the Franklin River. It co-founded Landcare and has brought national attention to salinity and related land and water issues.

Annual income: $4,852,258.

Expenditure on administration and wages: $634,998.

Expenditure on marketing and PR: $986,194.

Expenditure on programs: $3,192,843.

How you can help: Donations, bequests, membership, or via the Earthfund regular donation plan, which enables monthly donations to be debited from your bank account or credit card. Direct involvement in campaigns, or become a volunteer.

National contact details: Phone 1800 332 510; Floor 1, 60 Leicester Street, Carlton 3053; email acf@acfonline.org.au; www.acfonline.org.au.

HEALTH CHARITIES

These include non-profit entities that operate for the public benefit to advance health. Such charities may have a national umbrella group but they're usually run at a state level. That means we were unable to include them in our profiles, even though the Cancer Councils and the Royal Blind Society are very successful charities both in terms of the income they generate and public recognition.

- *Cancer Council: www.cancer.org.au; phone (02) 9380 9022.*
- *Blind Societies: www.rbs.org.au (NSW); www.rbf.org.au (Queensland); www.rvib.org.au (Victoria).*

INTERNATIONAL HUMANITARIAN CHARITIES

WORLD VISION

Goals: To pursue freedom, justice, peace and opportunity for everyone in the world. Creating good news for the world's poorest people every day.

Structure: Christian organisation governed by a board of non-executive directors that monitors operational and financial performance. A board development and nomination committee establishes criteria for board membership, reviews board members and nominates members. An audit committee reviews and reports on the system of internal controls that safeguards the company's assets, ensures compliance in legal, statutory and ethical matters, and nominates external auditors. Independent internal, external and 'field' audits are conducted annually.

Programs: Projects, advocacy and fundraising initiatives, including:

- Famine and emergency relief.
- 188 community development projects, giving access to basics such as food and clean water in countries as diverse as Chile, China, Lesotho and the Lebanon.
- Child sponsorship programs.
- 40 Hour Famine appeal.
- Establishing pharmacies and clinics in countries like Bangladesh.
- Immunising children around the world.
- Advocacy on justice issues including child labour and child soldiers, fighting for children to have the right to life, education, health and protection from exploitation and armed conflict.
- HIV/AIDS education and prevention.
- Micro-enterprise loans, economic assistance.
- *Destroy a Minefield — Rebuild Lives* program works in two of Cambodia's worst landmine-affected provinces.
- Indigenous preventative health programs in Central Australia.

Achievements: Australians support 250,000 children and communities through child sponsorships in some of the world's poorest countries. Accredited by the Australian government's overseas aid bureau, AusAid, for a further five years following detailed scrutiny of World Vision's written documentation and a visit to projects in Tanzania. World Vision receives more funding from AusAid for project activity than any other Australian overseas aid agency.

Annual income: $165,300,000.

Expenditure on administration: $15,689,000.

Expenditure on marketing, promotions and fundraising: $22,042,000.

Expenditure on programs: $125,597,000.

How you can help: Sponsor a child, participate in 40 Hour Famine, involve your company, donate goods, payroll deductions, volunteer your time, buy products from gift catalogue, subscribe to online newsletter.

National contact details: Phone 13 32 40; fax 1300 303 448; 1 Vision Drive, Burwood East 3151 (or GPO Box 399C, Melbourne 3001); email csc@wva.org.au; www.worldvision.com.au.

AMNESTY INTERNATIONAL AUSTRALIA

Goals: To defend human rights. Specifically, to undertake research and action focused on stopping grave abuses of the rights to physical and mental integrity (including the right not to be tortured or killed); freedom of conscience and expression; and freedom from discrimination (the right to fair treatment regardless of race, gender or sexuality). It sees recruitment of new supporters to be an important objective and has a deliberate policy of trying to increase the number of Australians involved in human rights protection through advertising and recruitment campaigns.

Structure: Amnesty International Australia is one section of an independent, politically impartial, worldwide movement based on worldwide voluntary participation of over 1.2 million members, subscribers and regular donors from over 140 countries. There are over 40,000 registered supporters in Australia. Amnesty doesn't accept funding from governments or political parties for its work. Ultimate authority for the conduct of Amnesty International Australia is vested in member-elected directors that form a national executive committee. Day-to-day affairs are conducted by a small professional staff and unpaid volunteers and interns.

Programs: Campaigns against and documents human rights violations.

- Exposes human rights abuses accurately and quickly by publicising findings of individual cases.
- Members, staff and supporters mobilise public pressure on governments and others to stop the abuses.
- Addresses governments, intergovernmental organisations, armed political groups and companies to encourage them to observe the rule of law.
- Human rights educational activities.

Achievements: Issues 100 major reports on human rights violations each year, sends more than 100 delegations into the field to investigate abuses, observe trials and lobby for change. Runs major campaigns on themes like torture and violence against women. Winner of the 1977 Nobel Peace Prize. Campaigned for the establishment of the new International Criminal Court.

Annual income: $6,499,465.

Expenditure on administration: $854,217.

Expenditure on marketing, promotions and fundraising: $1,949,213.

Expenditure on programs: $2,776,363 (national and international campaigns).

Expenditure on other activities: $742,358 (commercial merchandising).

How you can help: Donate regularly through the Human Rights Defenders program, become a member, leave a bequest, volunteer your time to write letters to governments, participate in public events, organise demonstrations, found letter-writing groups, encourage friends to become members.

National contact details: Phone: 1300 300 920; fax: (02) 9217 7677; Private Bag 23, Broadway 2007; email cso@amnesty.org.au; www.amnesty.org.au.

Petrol or electric?

Trimming's a snip with the best of both kinds.

ON TEST

Four electric and five petrol lawn trimmers, for cutting performance and ease of use. They have a thin line for trimming lawn edges and along fences, but some can manage heavy jobs too, such as cutting long grass or mowing a small lawn.

IN A NUTSHELL

- **Electric:** *If you can handle dodging an extension cord while you're trimming, the electric models in the* What to buy *list will do a good job of maintaining your lawn. The* ***RYOBI****'s powerful enough for heavy jobs, while — perhaps more importantly for many people — the* ***VIKING****'s very easy to use.*
- **Petrol:** *If you prefer the wider-ranging freedom of a petrol model and don't mind mixing two-stroke fuel, fiddling with the carburettor and choke and pulling the cord a few times, the* ***WEED EATER FeatherLite SST Plus*** *should suit — it's our pick of the petrol models for performance.*

Petrol trimmers have a reputation for being more powerful than electric, so we wanted to find out if top-of-the-range electrics are comparable to cheaper petrol models. Overall, the answer was yes. Two of the electric models cut as well as the petrol models except on long grass, and were easy to use.

We compared five models from the cheaper end of the petrol market with four from the top end of the electric market (in this case choosing the largest motor available in each brand).

MAKING THE JOB EASIER

Ease of use is important the whole time you're using a trimmer. First, it should be reasonably light — it'll feel heavier the longer you hold it — and easy to carry, with good balance that's not too heavily weighted towards the front.

Respooling the line (see *What to look for*, page 25) shouldn't be too difficult, and it's good to have control over the amount of line that feeds out. Bump feed generally works better than automatic feed for this (see *What to look for*).

Other things that make a model more pleasant to use are relatively little vibration and noise. And you don't want too small an opening for fuel on a petrol model, or it could be difficult to fill it up.

ELECTRIC OR PETROL?

There's no need to mess about with petrol with an electric model, and starting is easy — no pulling on a cord. The hassle with them is having to use a quite long extension cord to reach around practically any yard — cords can be heavy, get tangled up or kink.

Each time you use a petrol model you'll need to prime the carburettor, fiddle with the choke and pull the cord a few times. You'll also need to mix up your own two-stroke fuel, which doesn't last more than a few months, so you could find you're regularly wasting fuel (and your money) if you don't use the trimmer often. And unlike electric models, petrol ones can get harder to tune over time, plus they're also relatively expensive to service. But they do give you better freedom of movement than electric models, and in very large yards they're effectively the only option.

While using electricity contributes to production of greenhouse gases in the atmosphere (unless you've signed up for green power), petrol is more polluting.

WHAT TO BUY

ELECTRIC

RYOBI RLT800	TEST BUY	$109
VIKING TE 700		$255

The **RYOBI**'s powerful and cheap. However, if you're likely to use it a lot, the **VIKING**'s easier to use.

PETROL

WEED EATER FeatherLite SST Plus	$229

Brand / model (in rank order)	PERFORMANCE 1 Overall score (%)	2 Performance score (%)	3 Ease of use score (%)	4 Noise (user's position / 7.5 m, dB)	5 FEATURES Line feed	Edging guide / roller	Cord restraint	Cord storage	SPECIFICATIONS Motor size	Weight (kg)*	Length (c
ELECTRIC TRIMMERS											
RYOBI RLT800	81	86	75	98 / 80	Bump feed		✓		800 W	5.2	147
VIKING TE 700	80	76	83	95 / 78	Bump feed		✓		600 W	4.0	153
BOSCH ART 30GSD	56	52	60	86 / 76	Automatic	✓			450 W	3.1	95 **(A)**
BLACK & DECKER GL660S Reflex Plus	55	44	65	82 / 70	Automatic	✓	✓	✓	330 W	2.1	108–118 (
PETROL TRIMMERS											
WEED EATER FeatherLite SST Plus	80	89	70	100 / 81	Bump feed		na	na	25 cc	4.1	158
MTD LT31	72	88	55	100 / 82	Bump feed		na	na	31 cc	4.8	144
McCULLOCH Trim Mac 210	70	66	73	93 / 76	Bump feed		na	na	21 cc	3.6	134
WEED EATER FeatherLite XT25 Plus	70	66	73	93 / 77	Bump feed		na	na	21 cc	3.5	133
JONSERED GT 21L	67	66	68	92 / 76	Bump feed		na	na	21 cc	4.1	141

PROFILES

Models in the *What to buy* list are profiled in rank order within groups. Prices are recommended retail, as supplied by manufacturers in August 2002.

ELECTRIC

RYOBI RLT800

Price: $109

GOOD POINTS

- Very powerful.
- Good length and well balanced (although a bit heavy), with very little vibration.
- Has a cord restraint to prevent disconnection of the extension cord.
- Bracket provided for hanging on a wall.

BAD POINTS

- Fairly difficult to respool the line.
- Noisy.

VIKING TE 700

Price: $255

GOOD POINTS

- Reasonably powerful — suitable for all but the heaviest jobs.
- Very easy to use: good length, very well balanced, easy to respool, plus it doesn't vibrate a lot.
- Has provision for a shoulder strap.
- Has a cord restraint to prevent disconnection of the extension cord.

BAD POINTS

- Noisy.

PETROL

WEED EATER FEATHERLITE SST PLUS

Price: $229

GOOD POINTS

- Very powerful.
- Very good length.

BAD POINTS

- Like the other petrol models tested, it has no clutch, so will continue to keep cutting whenever it's turned on.
- The stop switch isn't conveniently located.
- Noisy.

ANTHONY SAWERS

WHAT ABOUT THE REST?

ELECTRIC

The **BOSCH** and **BLACK & DECKER** are OK for a small yard that's regularly maintained, but they can't manage heavy jobs well, such as cutting longer grass (although you could try with the **BOSCH**). Plus, as they're front-heavy they get tiring to use.

PETROL

- The **MTD** can manage even heavy work capably but was the hardest to use overall — not comfortable or well balanced, tricky to respool and with the most vibration of all the tested models.
- The **McCULLOCH**, **WEED EATER XT25 Plus** and **JONSERED** are fine for well-maintained yards, but aren't good for heavier jobs such as cutting long grass. However, they're light and easy to use and the first two are particularly easy to respool.

Safety

- Read the safety precautions and instructions before use.
- Always use eye and ear protection and wear sturdy shoes and long trousers. Gloves and a face shield are recommended, as pebbles and other debris could flick up and cause an injury.
- Keep people and pets well away — especially if you're edging or scalping (removing grass down to the bare dirt, such as round a tree or rockery).
- Never use wire or plastic-covered wire, or a metal blade (such as one you might have for some straight-shaft trimmers) instead of the trimmer line, unless it's supplied specifically for that trimmer.
- Don't start petrol trimmers within 3 m of the fuelling area (or smoke there either), and don't use one in enclosed areas because of exhaust fumes.
- As there isn't a clutch on any of the tested petrol models, the line continually rotates when the motor's running, so be careful if you walk around with one that's switched on.
- Use a safety switch with any electric model.

utting iameter m)	Origin	Warranty (years)	Manufacturer / distributor	Price ($)**
	China	1	Ryobi	109
1	Austria	1 **(C)**	Stihl	255
	UK	**(D)**	Bosch	119
5	UK	2	DeWalt	100
1	USA	1	Electrolux	229
3	USA	2	MTD	220
	USA	1 **(E)**	Electrolux	229
	USA	1	Electrolux	199
1	USA	ns	Jonsered / Husqvarna	239

* *Weight for petrol trimmers doesn't include petrol.*

** *Prices are a mixture of recommended retail, as supplied by manufacturers in August 2002, and the price we paid in June 2002.*

na *Not applicable.*

ns *Not stated.*

(A) *Has an extension handle that can be unfolded and used as an arm rest with some kinds of cutting.*

(B) *Adjustable length.*

(C) *Has "double your warranty" option if you return the registration card, and return the trimmer for a post-sale check after four hours' operation or within one month.*

(D) *"Guaranteed in accordance with statutory regulations."*

(E) *90 days on the cutting attachment.*

1 Overall score

Performance and ease of use contribute 50% each — ease of using a lawn trimmer is very important, since you handle it all the time you're using it.

2 Performance score

- Horizontal cutting (trimming across lawns, along fence lines, etc): 40%.
- Vertical cutting (where the cutting head is turned up, for trimming along paths, etc): 40%.
- Cutting long, thick grass: 20%.

3 Ease of use score

- How comfortable it is to use: 50%.
- Ease of respooling the line: 25%.
- Vibration: 25%.

4 Noise

We measured noise at the user's position as well as 7.5 m away, to get an idea of the noise level both you and those around you can expect. The worst model tested is about as loud as a pneumatic drill in the user's position, which is why you need to use ear protection (plus most areas have restrictions on the times of day you can use them).

5 Features

For a description of these and other features see *What to look for*, above right.

What to look for

- **Safety guard:** This is mounted around the rear of the cutting head to reduce the amount of debris flying around. Some guards can limit your view of what you're cutting, such as on the **BOSCH** and **BLACK & DECKER** models we tested.
- **Line length-limiting blade:** All tested models have a small blade mounted on the safety guard that cuts the trimming line off at the correct length. It's important as an over-long line can overload the motor.
- **Shoulder harness:** A harness that clips onto the shaft and supports the trimmer's weight can be useful. It's usually an optional extra, and you can't attach one to all trimmers. In this test the **VIKING** and **MTD** have provision for it, although it's not supplied.
- **Line-feed system:** The bump-feed system on most tested models is easy to use — just tap the cutting head on the ground when you need more line to feed out. The **BOSCH** and **BLACK & DECKER** models tested have automatic feed, which works fairly well but doesn't give you control over when the line is released.
- **Edging guide (roller):** The **BOSCH** and **BLACK & DECKER** models have one to help you cut in a straight line.
- **Spool type:** Respooling can be one of the fiddliest parts of using a trimmer. The models that scored the highest for ease of respooling — the **McCULLOCH** and **WEED EATER XT25 Plus** — have a spool that's easy to remove, a single line that's easily wound on and a good system for holding the line in place prior to replacing the cutting head. They also have an arrow to indicate the direction in which you wind the spool.
- **Cutting diameter:** A wider diameter is useful if you want to trim open areas (see the table for model details).
- **Handles:** Most models have an adjustable handle that can be rotated on the shaft when you turn the trimmer over to change from trimming to edging. Don't do it up too tight — just enough to hold it in place, but so that it still swivels when you turn it over.

PETROL

- **Full-crank vs half-crank motor:** Full-crank is claimed to be more powerful and suitable for professional users — it's generally more expensive, and none of these cheaper petrol models we tested has one. However, the top performers in our test are fine even for heavy work.

ELECTRIC

- **Cord restraint:** To prevent disconnection of the extension cord — the **BOSCH** is the only tested electric model that doesn't have it.
- **Cord storage:** Onboard storage for the cord, as on the **BLACK & DECKER**, is a handy extra.

STRAIGHT VS CURVED SHAFT

Having the motor at the top of the shaft (the opposite end to the cutting head) keeps it away from the dust and dirt around the cutting head and can also make the trimmer better balanced. But power needs to be delivered to the cutting head, which also needs to be at the correct angle to cut the grass with the trimmer in the normal operating postion.

On a curved-shaft trimmer the shaft between the motor and the cutting head bends so that the head is at the right angle. A flexible drive runs through the centre of the shaft to turn the cutting head. On straight-shaft trimmers the head is attached at an angle and driven by a gear.

Models with a straight shaft used to be more powerful and expensive than those with a curved one, but they're now available at cheaper prices. The **WEED EATER SST Plus** has a straight shaft, but the **MTD** with a curved shaft performed almost as well, although was let down by its ease of use. While the **BOSCH** and **BLACK & DECKER** look as though they have a curved shaft, their motor is mounted at the cutting head, so the shaft isn't used to deliver power to it. Models like this tend to be front-heavy and tiring to use.

What's on THE BOX?

Need a new TV and haven't got the space for a wide screen? You could be happy with one of these 68 cm models.

IN A NUTSHELL

- **Price isn't** *a good indicator of performance — cheaper models ranked close to both top and bottom of our test results, while the most expensive TV in the test was towards the bottom.*
- **You can't guarantee** *good performance nowadays by buying a well-known TV brand. Some of the better-known brands didn't rate particularly well.*

The cricket season's on us again, and your old TV's seen better days. It's time to invest in a new set that'll be sharp enough to make you the ultimate lounge room umpire. But which models will give you the best picture and clearest sound to help you make that vital LBW decision?

We tested eleven 68 cm flat-screen TVs — 68 cm being a very popular size and flat-screen a growing market segment. The point of a flat screen is that you get fewer reflections from windows, room lighting and so on, and they allow a wider viewing angle — you can sit further to the side of the screen and not see a distorted picture.

These models aren't cheap (all those tested were close to $1100 and more) and there were major differences between some in the three main areas of the test: picture quality, sound quality and ease of use.

These are big, bulky TVs, and they're heavy — you'll most likely need two people to carry one. It's also important to consider the size of the room you plan to put it in. A guide for a good viewing distance is around five times the screen size: in this case, about 3.5 metres. If you sit too close, the picture can appear rough; too far away and you won't see the finer images.

WHAT TO BUY

SHARP SX68LF8	$1429
HAIER RGBTV-29FAN	$1199
SAMSUNG CS-29K3W	$1199
PHILIPS 29PT2252/79R	$1149
SONY KV-XJ29M31	$1649

What to look for

The three most important things to satisfy yourself with when buying a TV are picture quality, sound quality and ease of use. It's then handy to look at the features that may be important to you (see *Features*, page 28).

- **Picture quality:** Watch the set for a while in the shop, looking at all the available channels so you see a variety of images. You may need to adjust the picture controls (colour, contrast, brightness and sharpness) if the image is too bright, too dull, lacking in colour or the colours are unnaturally strong. If you find a control needs to be set to maximum to get the best picture, be wary — you won't be able to adjust it as required when the TV ages.

  If possible, find a 'talking head' to look at, such as a news reader. This lets you see how natural the skin tone is, and the hair will allow you to judge how well fine details are reproduced.

  Look at all areas of the screen, not just the centre. Make sure the image isn't blurred or distorted in the centre or corners.
- **Sound quality:** A shop isn't the best environment for checking sound quality, as the ambient noise can mask some undesirable noises. Even so, turn up the volume and listen for any noticeable distortion in the sound. Also check the position of the speakers: some sets have them facing out from the sides of the TV (on all the models in this test they face the front), which could muffle the sound if you put it in a cabinet.
- **Ease of use:** Play with the controls, especially the remote, and make sure the more commonly used buttons (volume, channel selector, standby and mute) are prominently positioned and easy to operate. Ideally, these buttons should be a different shape or size from the rest so you can locate them easily by touch only.

  A good instruction manual is priceless, though sadly not very common. Ask to see it, and check that it's well written and the instructions easy to follow.

PROFILES

The models in the *What to buy* list are profiled in rank order from left to right. Prices are recommended retail, as provided by manufacturers in September 2002. See the table, page 28, for more features these models have.

SHARP SX68LF8

Price: $1429

GOOD POINTS

- Good picture and sound quality.
- Easy to use.
- Uses less than 1 watt on standby.
- Teletext.
- Component video input (claimed to give better picture quality — see *Features*, page 28).

BAD POINTS

- No child lock.

HAIER RGBTV-29FAN

Price: $1199

GOOD POINTS

- Good picture and sound quality.
- Easy to use.
- Aspect ratio control for stretching the picture vertically.
- Channel scan (the TV scrolls through all available tuned channels and shows each for a few seconds — useful if you're looking for a program).

BAD POINTS

- No on timer.
- No earphone/headphone socket.

SAMSUNG CS-29K3W

Price: $1199

GOOD POINTS

- Good picture and sound quality.
- Easy to use, particularly the remote and front panel controls.
- Tilt control (you can manually correct the horizontal orientation of the image if it's slightly rotated).
- Aspect ratio control for stretching the picture vertically.
- Five-band graphic equaliser instead of just bass and treble control for sound.
- Component video input.

BAD POINTS

- No 'previous channel' function.

PHILIPS 29PT2252/79R

Price: $1149

GOOD POINTS

- Good picture quality.
- Uses less than 1 watt on standby.
- Tilt control.
- Aspect ratio control for stretching the picture vertically.
- Teletext.
- Component video input.

BAD POINTS

- Front panel keys are closely spaced and labels are small.
- No front AV input.

SONY KV-XJ29M31

Price: $1649

GOOD POINTS

- Good picture quality.
- Uses less than 1 watt on standby.
- Tilt control.
- Teletext.
- Component video input.

BAD POINTS

- Using the onscreen menu is cumbersome and it's hard to read.
- No automatic standby (where the TV goes to standby power after a few minutes when no broadcast signal is received).

WHAT ABOUT THE REST?

The **PANASONIC**, **PALSONIC** and **GRUNDIG** scored quite well for picture quality, but were let down in other areas. The **PANASONIC** uses more energy than the others on standby; the **PALSONIC** isn't as good for sound; and the **GRUNDIG**'s the hardest to use. If you find them at a good price, though, they'd be worth considering. It's worth noting that the **GRUNDIG** comes with a European plug, so it needs to have an Australian adaptor attached before you can plug it in — it might be wise to ensure it's in the box before you leave the store.

The **NEC** scored poorly for picture quality, having a noticeably yellowish picture.

The **JVC** is the worst for sound quality, as well as being third-worst for picture quality.

The **AKAI** has the poorest picture quality, the image being noticeably blurry and greenish, and its remote control isn't laid out very well.

Brand / model (in rank order)	PERFORMANCE					6 FEATURES				
	1 Overall score (%)	2 Picture quality score (%)	3 Sound quality score (%)	4 Ease of use score (%)	5 Standby energy score (%)	Can receive stereo broadcasts	Channel skip or equivalent	Channel relocate or equivalent	Teletext	AV inpu accessil from fr
SHARP SX68LF8	78	76	74	75	100	✓	✓		✓	✓
HAIER RGBTV-29FAN **(A)**	77	81	77	71	70	✓	✓			✓
SAMSUNG CS-29K3W	77	72	79	80	90	✓	✓	✓		✓
PHILIPS 29PT2252/79R	75	77	69	65	100	✓	✓	✓	✓	
SONY KV-XJ29M31 **(A)**	74	76	70	62	100	✓	✓		✓	✓
PANASONIC TX-68PS12A	72	75	73	70	60	✓	✓	✓	✓	✓
PALSONIC 6828PFS	71	74	54	72	90		✓			
GRUNDIG MF 72-3101/8 Dolby	70	69	79	57	80	✓		✓	✓	
NEC PF-68V21	62	51	66	72	90		✓	✓		✓
JVC AV-29LS	61	59	49	71	70	✓	✓		✓	✓
AKAI CTV29TI	58	44	69	65	90	✓	✓		✓	✓

Features they all have

- Picture controls for adjusting contrast, brightness, colour and sharpness.
- NTSC input — this means you can play videos or DVDs designed for the US colour picture format, different from the PAL system used in Australia.
- 'Stereo-capable' audio (AV) input. This means they can play, for example, a video in stereo, but can't receive TV broadcasts in stereo (also see *Full-stereo TVs*, below).
- Mute button.
- Automatic channel tuning, manual tuning and manual fine tuning.
- Off timer.
- Rear audio-video (AV) output — sockets that allow the TV to send signals to an external device such as a video recorder.
- Composite video input — the standard connection for a video, DVD or camcorder. (S-video and component video are other types of input — see below.)

Useful features

See the table, above, for details of which models have the following features, unless stated here.

- **Full-stereo TVs** can receive broadcasts in stereo and have a stereo AV input as well.
- **Channel skip or channel erase**: The TV allows you to skip or erase untuned channels when using the channel up and down keys on the remote.
- **Channel relocate**: This allows you to relocate channel assignments, so that channels 2, 7, 9 and 10 can become 1, 2, 3 and 4, for example.
- **Teletext**: Allows information to be displayed as text on the screen.
- **Front AV input**: This provides an easy way to connect a temporary item such as a camcorder to the TV (see right), or when the rear AV sockets are connected to a VCR or DVD. It's even better if the front input is independent of the rear one, so you have two.
- **S-video input**: An input socket for connection to the S-video or S-VHS output of a signal source such as a VCR, DVD or camcorder. This connection is claimed to give better picture quality than a composite video connection (see left).
- **Component video input**: Also a set of input sockets for connection to the component video output of a signal source such as a DVD or camcorder, which is claimed to give better picture quality than either the S-video or composite video connection.
- **On timer** (all models except the **HAIER**, **JVC** and **GRUNDIG**).
- **Sound controls** for bass, treble and balance (all except the **PALSONIC**).
- **Previous channel**: Pressing this button will return you to the last channel viewed (all except the **SAMSUNG**).
- **Child lock**: Allows the controls on the front panel of the TV to be disabled by locking them from the remote control — handy as long as you don't lose the remote (all models except **PALSONIC** and **SHARP**).
- **Aspect ratio control:** The TV will either squeeze or stretch the picture horizontally or vertically to attain the desired shape. Stretch can be used to expand the image to reduce the black bands at the top and bottom of the screen (in some movies, for example), though the picture may look distorted. We couldn't think of a situation where the squeeze aspect would be particularly useful. The **HAIER**, **NEC**, **PHILIPS** and **SAMSUNG** have the stretch function, while the **HAIER**, **JVC**, **SAMSUNG** and **SONY** have squeeze.

A front AV input lets you connect equipment like a camcorder without fishing around at the back of the TV to unplug your video or DVD player.

nt AV input ependent ear	S-video input	Component video input	SPECIFICATIONS Dimensions (H x W x D, cm)*	Warranty (years)	Origin	Manufacturer / distributor	Price ($)**
	Rear	✓	58 x 80 x 51	1	Malaysia	Sharp	1429
	Front		63 x 79 x 57	3	China	Higher Electronics	1199
	Front	✓	60 x 80 x 50	1	Korea	Samsung	1199
	Rear	✓	59 x 78 x 53	3	China	Philips	1149
		✓	57 x 79 x 52	1 **(B)**	Malaysia	Sony	1649
	Front, rear	✓	59 x 66 x 51	1 **(C)**	Australia	Panasonic	1519
	Rear		60 x 76 x 50	1	China	N G Enterprises	1149
	Rear		61 x 80 x 51	2	Austria	Grundig	1799
	Rear		60 x 73 x 51	1	China	NEC	1099
	Rear	✓	58 x 73 x 52	2	Thailand	Hagemeyer	1549
	Rear		58 x 78 x 50	1	China	Prima	1099

* *Rounded up to the next cm, all protruding parts except the cord included.*

** *Prices are recommended retail, as provided by manufacturers in September 2002, or the price we paid in June/July 2002.*

na *Not applicable — TV doesn't have a front AV input.*

(A) *The manufacturer has advised us that this model will be discontinued in December 2002.*

(B) *Extra two years $143.*

(C) *Extra two years $80 or four years $110.*

1 Overall score

The overall score is a combination of the following:

- Picture quality: 50%
- Sound quality: 20%
- Ease of use: 20%
- Standby energy: 10%

2 Picture quality score

This score is the combination of a visual evaluation of motion pictures (80%) and a visual and geometric evaluation of picture patterns (20%).

3 Sound quality score

A combination of a general listening assessment (80%) and measuring the sound for frequency range, smoothness and maximum volume level (20%).

4 Ease of use score

This is made up of the ease of use of the remote control (50%), manual tuning of the TV (20%), the user-friendliness of the onscreen display (20%) and the front panel controls (10%).

5 Standby energy score

The TVs were measured for how much energy they use while on standby (when the TV's turned off by the remote control but is still connected to power). The measurement is based on the TV being on standby for 19 hours a day and watched for the rest of the time. The cost can be as little as 50 cents a year to $7, but with thousands of TVs left on standby across the country every day, there's also an environmental cost, with a substantial amount of electricity wasted.

6 Features

See *Features*, far left, for an explanation.

HOW RELIABLE HAVE SUBSCRIBERS FOUND THEM?

We asked a group of subscribers whether their TV had needed repair over the previous 12 months, and whether they'd buy the same brand again. The graphs below show the results for TVs of all sizes, but the size of the TV doesn't seem to make a difference to reliability.

Analysis was limited to brands with more than 100 responses (the exact number is in brackets) and with at least 10 sets bought in each of the previous eight years.

Just 8% of TVs had needed repair in the previous 12 months, with subscribers reporting the following problems significantly more often than average for the following brands (for TVs up to three years old):

- Picture: **AWA** (23%), **AKAI** (12%), **MITSUBISHI** (12%), **TEAC** (11%).
- Sound : **AWA** (18%), **PHILIPS** (6%), **TEAC** (6%).
- Remote control : **AKAI** (10%), **TEAC** (7%).
- Tuner: **AWA** (9%), **AKAI** (4%).

Percentage not needing repair

(Differences of more than 6% are meaningful)

Panasonic/National (4334)	97
Sony (4546)	96
Sharp (1761)	94
Hitachi (285)	93
NEC (1795)	93
Sanyo (871)	93
JVC (418)	92
Mitsubishi (1029)	91
Philips (2034)	90
Samsung (1044)	88
LG/Goldstar (361)	87
Palsonic (506)	87
Akai (1345)	85
Toshiba (190)	85
AWA (260)	83
Blaupunkt (163)	83
Teac (1039)	80

Percentage who'd buy the same brand again

Panasonic/National (4363)	98
Sony (4607)	98
JVC (422)	95
Sanyo (888)	94
Sharp (1762)	94
Mitsubishi (1007)	93
Hitachi (285)	92
LG/Goldstar (361)	92
NEC (1810)	91
Philips (2039)	90
Toshiba (181)	87
Samsung (1045)	85
Akai (1341)	84
Blaupunkt (160)	84
AWA (251)	77
Palsonic (507)	77
Teac (1042)	75

For people with a disability

We used a set of guidelines supplied by the Independent Living Centre (NSW) to identify the models most suitable for someone with a disability.

- For people with a vision or dexterity problem, the **SAMSUNG**'s front panel controls have keys that are prominent, adequately sized and well labelled. Considering the same aspects on the remote control, the **PANASONIC, SAMSUNG** and **SHARP** are all suitable.
- For the hearing-impaired, the **AKAI, HAIER** and **PALSONIC** are the only models without a headphone socket, while the **HAIER, NEC, PALSONIC** and **SAMSUNG** models don't have teletext.

YOU ASKED

A subscriber asks: "When is a product really 'free' of fat, cholesterol, sugar or salt?" He'd come across a product whose label said it had no cholesterol, only to read in the nutrition table that it in fact contained "less than 0.28 g per 14 g".

Claims like this are administered under a voluntary code of practice for nutrition claims, which is currently being reviewed. According to the present code, if a food contains an amount that's considered to be negligible, it's allowed to make the 'free' claim. For example, if a food has, per 100 g, no more than 0.15 g of fat, 3 mg of cholesterol, 0.2 g of sugars or 5 mg of sodium, it can say it's 'free' of them.

Claims like these are confusing, and in the Consumers' Association's submission to the review we recommended they should be banned. Food Standards Australia New Zealand has also suggested this after considering all the submissions. It would like to see 'free' replaced by 'very low', which is certainly a more accurate description — but who'll ensure companies comply?

ANTHONY SAWERS

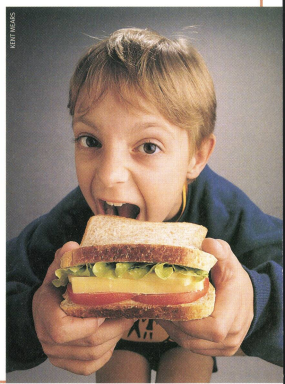
Can bread cause bad behaviour?

A recently published study has shown a link between calcium propionate, a food additive, and behavioural problems of some children. It's a mould inhibitor commonly found in bread, often written as 282 in the ingredients list, or in some cases as whey powder. Of the children in the study, a significant number behaved worse when eating bread containing the preservative.

If you have a child with a behavioural problem, diet is just one aspect that needs to be examined, as there can be many other causes. But kids can react to additives of various kinds — a dietitian or allergy specialist can diagnose if a dietary issue is to blame.

There's no need to avoid bread altogether if you're concerned — try switching to a preservative-free bread for three weeks and see whether there's a change in your child's behaviour. Look for bread without 282 or whey powder in the ingredient list, and if you have difficulty finding it in the supermarket, try your local baker. You could also make your own (if you use a bread mix, check that it doesn't contain 282 or whey powder).

In the meantime, further studies of the effect of calcium propionate on behaviour are needed.



KERY HEARS

Nostalgia vs hygiene

NSW is finally catching up with the other states and territories in its food laws, banning the use of sawdust to soak up blood and offcuts on butchers' floors as part of a range of new food safety regulations. It comes 20 years behind Queensland and five years behind Victoria.

The reason is contamination: straw and sawdust can carry bugs into food when particles are disturbed and float in the air, and may also physically contaminate meat products. They can also hide whether the floor is clean or dirty, covering old contaminated matter or even the signs of rodent infestation. Non-slip rubber mats are now used.

A Sydney talkback radio host expressed nostalgia for the days of straw and sawdust, but along with unpasteurised milk and Coolgardie safes for storing the Sunday roast, they're a thing of the past. Many butchers in NSW stopped using them some time ago, and most people no doubt prefer safe meat to potentially unhygienic traditions.

The dirt on PRE-WASH PRODUCTS

One type of stain remover is clearly the best.

PHOTOS: ANTHONY RISTE

IN A NUTSHELL

- On test: *34 pre-wash stain removers for cleaning three common household stains. The best by a long way were powder soakers, some of which you probably know better as nappy washes.*
- Even these products *were only reasonably good at removing a combination of soot and mineral oil (to simulate black grease), but were very good on red wine (a tannin-based stain) and blood (protein-based).*

The key to effective stain removal is quick action. If you act fast with the right method, many stains will come out altogether — although it might depend on the fabric. But what if you can't do anything about the stain at the time or don't notice it till washday? Our test worked on that scenario: we tried to clean swatches of fabric that had well-fixed stains representing three general types of household staining (see *Types of stain*, page 32).

Our recommended products (see the *What to buy* list, page 32) removed two of these stains (blood and red wine) well, and did a reasonable job — though far from perfect — on the third (black grease).

Overall, the powder soakers worked best. They give visibly better results than the products not in the *What to buy* list (we use a sensitive instrument to measure stain removal; differences in scores of 4% are visible to the naked eye). However, they require several hours of soaking, which you can do in your laundry sink, in a bucket or in a top-loading washing machine (as long as the instructions don't say not to use a metal container). If your machine has a pre-wash or soak function it's even easier.

The only high-scoring product that isn't a powder soaker is **NAPISAN In Wash**, which you just add to your wash water or, for very stubborn stains, apply directly to the stain (this is how we used it) and then put the garment in the wash.

The table on page 33 shows that most of the other kinds of stain remover — trigger spray, aerosol, pump pack, soap, stick or liquid — tend to clump together for performance, with overall scores from around 60% to 70%. The only significant performance differences are between those with scores towards the top of this group and those towards the bottom. So if you'd like to have something on hand just to dab or spray onto small stains, go for the higher scorers: **SARD Wonder Soap**; **BI-LO**, **FREND**, **NEON Colour Safe**, **SOVEREIGN** or **RELIANCE** trigger sprays; **TONIZONE** or **DOMINANT** aerosols.

If you do choose an aerosol, note that our testers found they have very strong fumes — they had to use masks while testing them. So make sure you've got plenty of ventilation if you use one.

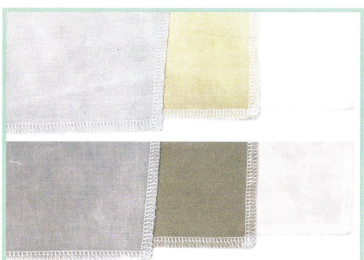
It's also worth noting that we ran the test swatches through a warm wash with just an ordinary laundry detergent that performed well in our last detergents test. It had some trouble with these well-fixed stains (though no more so than some of the stain removers), but if you have no stain remover readily available it's well worth trying, especially on fresh stains.

TYPES OF STAIN

There are four general groups of stains, and some stain removers work better on one type or another.

- **Tannin** stains, such as coffee, tea, red wine and cocoa. Bleach is best for removing them, and two types are commonly used in stain removal products: chlorine and oxygen bleach. Chlorine is more powerful but not suitable for many fabrics and colours, whereas oxygen bleach is gentler on clothes and less likely to affect colour (at least on theoretically colourfast fabrics). Most soakers in this test contain oxygen bleach. Particularly if you're treating a stain on white fabric, you could just try ordinary laundry bleach or any other 'in wash' bleach product.
- **Protein** stains, such as blood, urine, egg, baby formula, perspiration, meat juices, grass, milk, ice cream, fish products. Enzymes work effectively on these. Some of the soakers also contain enzymes, as do some of the other products tested — where manufacturers gave us this information, we've listed it in the table, right.
- **Oil and grease** stains, such as motor oil, cooking oil, butter, dairy spreads and margarine, cosmetics. Most of the trigger sprays, aerosols and pump packs tested are solvents, which are suitable for treating oil and grease stains. However, they work best when the stain is treated as quickly as possible — just about all the products in our test struggled with our black grease stain and none removed it even close to completely.
- '**Miscellaneous**' stains, such as mustard and ink, which have a combination of basic stain types or are a different kind of stain altogether. You may need to treat this type of stain with more than one product, such as a solvent to remove oil followed by a bleach to get rid of the colour in the stain.

The table shows which products were particularly effective on which types of stain. ■



You can see the difference: swatches with the three stains treated with Herbon, one of the best products overall (top), and using the worst product overall, Allendale Ink and Stain Remover. The stains were (from left to right) oil/soot, blood, red wine.

TIPS FOR STAIN REMOVAL

- Follow manufacturer recommendations for application, dosage, fabric type, soak or wait time prior to laundering, and safety.
- Check both product and garment washing instructions — some products aren't suitable for fabrics such as silk, wool and some synthetics.
- Treat stains immediately if possible, as the longer they're left, the harder they'll be to remove. Soaking can loosen heavy soiling.
- Identify the stain before treatment, as some stains (like blood) can be 'set' by a high water temperature, ironing and direct sunlight. When in doubt, remove any excess, then rinse or soak the soiled items in cold water before laundering or applying a stain remover.
- Check whether the soiled item is colourfast — if you're not sure, test the stain remover on an inconspicuous part or a clipping from a seam.
- When applying a stain remover directly to the stain, work from the outside of the stain inwards, to prevent it spreading.
- Pre-mix powder soakers in water at the correct temperature before adding the soiled items.
- Don't use powder soakers on metal buttons.
- Don't use aerosol sprays on wet fabric.

WHAT TO BUY

HERBON Pre-wash Stain Remover	$9.60 (1 kg)
HOME BRAND Nappy & Laundry Treatment	$1.55 (1 kg)
SARD Wonder Laundry Soaker	$4.60 (1 kg)
NAPPEE Soak-n-Rinse Concentrate	$3.00 (750 g)
FREND powder soaker	$3.90 (1 kg)
FIESTA Coloursafe Oxygen Bleach	$3.80 (1 kg)
NAPISAN In Wash Liquid	$5.90 (1.25 L)
NAPISAN Plus Advanced Laundry Soaker	$5.95 (1 kg)
NEON Colour Safe Soaker	$4.00 (1 kg)

These cleaned all three stains comparatively well. If you don't want a powder soaker, go for the **NAPISAN In Wash Liquid**.

Brand (in rank order, alphabetical when equal)	Application type	1 Overall cleaning score (%)	2 Contains enzymes	Works well on which types of stain?	Origin	Manufacturer / distributor	Package size	Price ($)*
HERBON	Powder soaker	86	ns	Oil / grease, protein, tannin	Australia	Herbon Natural Products	1 kg	9.60
HOME BRAND Nappy & Laundry Treatment	Powder soaker	86	ns	Oil / grease, protein, tannin	ns	Woolworths	1 kg	2.50
SARD Wonder Laundry Soaker	Powder soaker	86	✓	Oil / grease, protein, tannin	Australia	Sard	1 kg	4.60
NAPPEE Soak-n-Rinse Concentrate	Powder soaker	85	ns	Oil / grease, protein, tannin	Australia	Campbell Brothers	750 g	3.00
FREND	Powder soaker	84	✓	Protein, tannin	Australia	Reckitt Benckiser	1 kg	3.90
FIESTA Coloursafe Oxygen Bleach	Powder soaker	83		Oil / grease, protein, tannin	Australia	Reckitt Benckiser	1 kg	3.80
NAPISAN In Wash	Liquid	83		Oil / grease, protein, tannin	Australia	Reckitt Benckiser	1.25 L	5.90
NAPISAN Plus Advanced Laundry Soaker	Powder soaker	83	✓	Oil / grease, protein, tannin	Australia	Reckitt Benckiser	1 kg	5.95
NEON Colour Safe Soaker	Powder soaker	82	✓	Oil / grease, protein, tannin	Australia	Sara Lee Household & Body Care	1 kg	4.00
SARD Wonder Soap	Soap	73	ns	Protein	NZ	Sard	125 g	1.75
BI-LO	Trigger spray	71			Australia	Coles	500 mL	1.50
FREND	Trigger spray	71		Protein	Australia	Reckitt Benckiser	750 mL	3.65
NEON Colour Safe	Trigger spray	70	✓	Protein	Australia	Sara Lee Household & Body Care	500 mL	3.50
SOVEREIGN	Trigger spray	70		Protein	Australia	Aldi	500 mL	1.50
TONIZONE	Aerosol	70		Oil / grease	Australia	Pacific Products	350 g	3.15
DOMINANT	Aerosol	69			Australia	Dominant	300 g	8.65
RELIANCE	Trigger spray	69			Australia	Coles	500 mL	1.55
SARD Wonder Stick	Stick	68	ns		Australia	Sard	100 g	4.00
SHOUT Superior	Trigger spray	68	ns		Australia	S C Johnson	400 mL	3.35
HOME BRAND	Pump pack	67	ns	Protein	Australia	Woolworths	500 mL	1.55
NO FRILLS	Aerosol	67	ns		Australia	Franklins	300 g	2.05
NO FRILLS	Trigger spray	67			Australia	Franklins	750 mL	1.65
PREEN with UltraLift	Trigger spray	67		Oil / grease	Australia	Reckitt Benckiser	375 mL	3.45
AMWAY	Aerosol	66	ns		USA	Amway	350 g	9.70
DE-SOLV-IT Sticky Spot and Stain Remover	Pump pack	65	ns		Australia	RCR International	250 mL	5.00
BI-LO	Aerosol	63			Australia	Coles	300 g	1.95
ORANGE POWER	Trigger spray	63	ns		Australia	Orange Power	750 mL	4.15
RELIANCE	Aerosol	63			Australia	Coles	300 g	2.65
HOME BRAND Spray & Wash	Aerosol	61	ns		Australia	Woolworths	300 g	2.00
SARD Wonder Spray	Trigger spray	61	ns		Australia	Sard	500 mL	3.70
DOMINANT	Trigger spray	59			Australia	Dominant	500 mL	12.25
PREEN Direct	Liquid	59	✓		Australia	Reckitt Benckiser	200 mL	3.65
PREEN with UltraLift	Aerosol	59			Australia	Reckitt Benckiser	200 g	3.30
ALLENDALE Ink and Stain Remover	Liquid	53	ns		Australia	Allendale Products	125 mL	4.35

Some well-known products had been discontinued or were being reformulated when we tested, which is why you won't find them in the table.

* *Prices are those we paid in May/June 2002, rounded to the nearest five cents.*

ns *Not stated.*

1 Overall cleaning score

We assessed each product for how well it removed blood (a protein-based stain), red wine (tannin-based) and a mineral oil/soot mix (to simulate black grease), and combined the results. Fixed stains like these make it a particularly harsh test.

Following manufacturers' instructions we applied the cleaners to specially soiled cotton swatches, then put them through a warm-water wash with a good detergent. The results were measured using a spectrocolorimeter, which is more sensitive than our eyes: differences in scores of 4% or more are visible.

Results may differ slightly using hot or cold water, and for different stains.

2 Contains enzymes

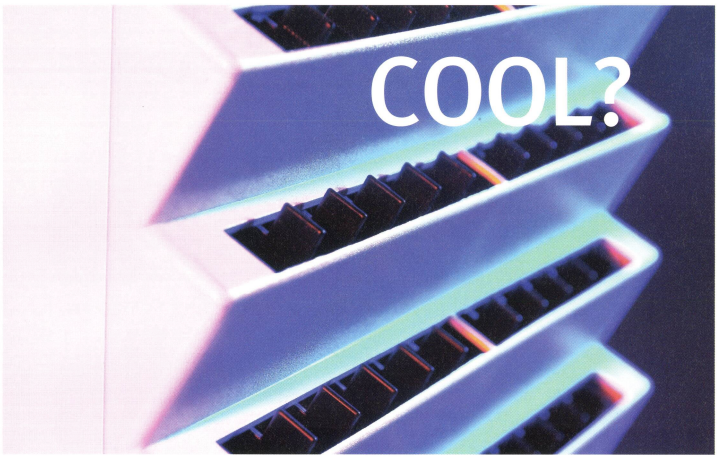
See *Types of stain*, above left, for more on this.

For specific stains

Some products only claim to be suitable for specific stains, so we didn't test them on others.

DR BECKMANN Stain Devils — Coffee, Tea & Perspiration: Worked well on red wine, so it's worth a try for tannin-based stains. **DR BECKMANN Stain Devils — Fat, Grease, Oils & Curry** may be OK for these types of food stain but was relatively poor on our black grease.

DYLON Stain Remover 1, which claims to work on oils, grease, make-up, biro, ink, chocolate, grass, sauces and polish, also produced a relatively poor result on our black grease, but wasn't too bad for blood. We didn't test on any stains like ink. **DYLON Stain Remover 2** for coffee, wine, blood, mud, gravy, milk, collar/cuff grime worked well on blood but was only average for red wine.



The cooling performance achieved by these portable air conditioners is quite limited. Only consider buying one if a built-in type isn't an option for you.

IN A NUTSHELL

- **A built-in air conditioner** *with similar capacity is likely to cool your room better.*
- **If built-in isn't** *an option, the top three models in our test will give you noticeable relief from heat and humidity.*
- **The bottom two** *in our table (page 36) are only suitable as a personal cooler, not to cool a whole room.*

Portable air conditioners may look similar to evaporative coolers, but they use the same heat-exchange principle as built-in air conditioners. So they can cool and dehumidify air.

As they're not built-in, you can move them from room to room — for example, use them in your living room during the day, and in your bedroom at night. However, setting them up isn't all that easy, and neither is moving them around, especially up and down stairs.

The tested models plug into a normal power point. They're claimed to have around 2.5 kW of cooling capacity, which should be enough for a bedroom or small living room, but our tests show you can't compare their cooling capacity with that of built-in air conditioners.

The reason? Single-unit models such as those tested have all the bits and pieces in one box, similar to air conditioners you fix to a wall or in a window. However, the big difference is that with portable models the heat exchange occurs inside the unit, and therefore inside your room. Hot air needs to be vented to the outside via a relatively large flexible duct guided through a partly open window, and is replaced by air from the outside and/or adjacent rooms.

This isn't very efficient (in fact, the **BLUEWAY** and **DIMPLEX** aren't marketed to cool a whole room, but as a personal or spot cooler), and — together with the relatively bulky units — doesn't look very pretty.

The coolers' design also means all the noisy bits are indoors, which is great for your neighbours but not so good for you. All the tested models are likely to affect conversation or normal TV sound, even when running on low fan speed. And if it's hot outside, our tests show they're likely to run constantly.

Some of the humidity removed from the air condenses inside the portable air conditioner, and (in most models; see note 6, page 37) is collected in a tank you need to empty regularly. Otherwise the cooler will switch off to prevent water spillage.

The **DIMPLEX** and **DeLONGHI** pump some condensation water over the hot heat-exchange coils, where it evaporates and is vented via the duct. The evaporation provides additional cooling. The **DeLONGHI** even goes a step further: it draws additional water from an internal storage tank you need to *fill*, which probably explains this model's comparatively good performance in our tests.

All of the above means that this type of air conditioner is a bit of a niche product. It may be your only choice if you're renting, or if portability is really important for you. But because of their comparatively poor performance, you should only consider them if a built-in model isn't an option (see *Are they for you?*, below, for details).

HOW WELL THEY WORKED

We tested five single-unit models in two situations — see note 2, page 36, for details. One test at 27°C and 70% humidity simulated very common summer conditions, while another at 32°C and 70% humidity test was harsher.

If you get its capacity right, you can expect a built-in air conditioner to lower your room's temperature by 10°C or more compared to the outside temperature. Not so with these portable coolers.

After one hour of running on full throttle (maximum cooling, dehumidifying and fan settings) the top models managed to drop the average room temperature by 3.5–5°C. While this may be sufficient if it's 27°C outside, you'll still be sweating if it's 32°C.

The other two models only achieved about 2.5°C and 1°C respectively, which means they're more suitable as a personal cooler.

ARE THEY FOR YOU?

Window/wall air conditioner, built-in split system, portable single unit or portable split system — what's the best type for your cooling needs?

- **Performance**: A built-in window/wall or split-system air conditioner with a cooling capacity similar to that of the tested portable models is likely to give you better cooling performance. And you can get reverse-cycle models, which you can also use for heating.
- **Cost**: Window/wall units of similar cooling capacity are significantly cheaper than portable ones. You can even get a built-in split system fully installed for similar money to a portable single-unit model.
- **Installation**: You may not be allowed to install an air conditioner in your wall or window if you're renting, or living in a strata-title building that restricts such an installation. A portable model is an alternative here.
- **Noise**: Built-in systems produce outside noise, which may make their use difficult if you live very close to your neighbour, or if your local council has very strict noise regulations. Single-unit portables produce only indoor noise.
- **Portability**: Obviously, you can't move built-in systems from room to room, or easily take them with you when you move house. If that's important to you, consider a portable model.

There are also portable split systems, which have an outdoor unit that usually contains the heat-exchange coils and a fan, connected by a hose (much smaller than the ducts of single-unit models) to the indoor unit. They usually have a higher claimed cooling capacity than the tested single-unit models, and there are reverse-cycle models. This makes them more expensive — expect to pay up to around $2000. They produce some outdoor noise and they're more difficult to move from room to room than single units.

WHAT TO BUY

DeLONGHI Pinguino PAC50	(A)
DIMPLEX DAC9000	$1099
SPLENDID Ecos 1 (B)	$1645

(A) *This model has been replaced by the PAC50SUPER with increased cooling capacity and filtration. Its recommended retail price is $1699.*

(B) *The distributor has informed us since our test that this model will only be sold to commercial clients.*

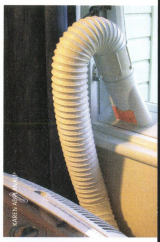
Some models are only suitable as spot or personal coolers. This means you're likely to feel a cooling effect only if you're in the path of the air blown out. As long as you're aware of this and it's what you want, all the tested models can bring you at least a little relief on hot days. However, if you want to cool a small room by a reasonable amount and your only option is a portable single-unit air conditioner, try to find one of our top three performers (above).

COOLING OPTIONS

For more information on how to keep your home cool in summer, and to calculate the right cooling capacity for your room, go to www.choice.com.au and type 'cooling options' in the search box.

CHOICE SHOPPER

If you know the model you want, CHOICE Shopper can find it at a good price, including delivery. Just phone 1300 360 655 with the model details, a price you want to beat and your eight-digit CHOICE subscriber number (it's on the mailing label with the magazine).



What to look for

If a portable model is for you (see *Are they for you?*, page 35), look for the following:

- Some models **evaporate water** by pumping it over the heat-exchange coils (see note 6, below right), which seems to improve performance.
- An **adjustable window kit** (see right) allows you to fill the gap created by having to guide the duct through a partly open window. This reduces the amount of hot air from the outside entering your room, and improves the air conditioner's performance.
- A **long duct** gives you more options of where in the room you can put the air conditioner.
- If you're likely to move the air conditioner from room to room regularly, check for two things: you may have to roll it over carpet, so make sure it has good **wheels** and is **stable**. And you may have to carry it up and down stairs, so make sure it has good **carry handles**. (All the tested models are quite heavy and best carried by two people.)

	PERFORMANCE						FEATURES		SPECIFICATIONS	
Brand / model (in rank order)	**1 Overall score** (%)	**2 Performance score** (%)	**3 Ease of use score** (%)	**Claimed cooling capacity** (kW)	**Measured power consumption** (W)*	**4 Noise: fan low / high** (dB)	**5 Temperature setting in °C**	**6 Cut-off limit for condensation water** (L)	**Weight** (kg)	**Dimensions** (H x W x D, cm)
DELONGHI Pinguino PAC50 **(A)**	71	73	63	2.64	670	53 / 54 **(D)**		**(E)**	42.7	79 x 59 x 44
DIMPLEX DAC9000	57	57	59	2.64	985	55 / 59	✓	1.5	29.0	75 x 41 x 38
SPLENDID Ecos 1 **(B)**	55	58	41	2.35	870	55 / 56	✓	2.5	41.0	90 x 48 x 45
HOTPOINT MAC 80	48	45	59	2.35	1140	55 / 57	✓	3.5	32.7	83 x 39 x 47
BLUEWAY HM-09CA03 **(C)**	33	27	55	2.50	1030	55 / 56	✓	2.5	34.2	80 x 34 x 44

* *Average of both test runs.*

** *Rounded up to the next centimetre.*

† *Prices shown are recommended retail, according to manufacturer information in August 2002.*

(A) *This model has been replaced by the PAC50SUPER, with increased cooling capacity and filtration. Its recommended retail price is $1699.*

(B) *The distributor has informed us since our test that this model will only be sold to commercial clients, not through normal retail outlets.*

(C) *This model has been discontinued, though some remaining stock may still be available. According to the distributor, the new model KY30 (RRP $1099) has a cooling capacity of 3 kW and uses the condensation water for cooling.*

(D) *50 / 52 when evaporating water (see page ??).*

(E) *In our tests, this model used all the condensed water during operation. According to the manufacturer, this*

We originally included a **CARRIER** model. However, **CARRIER** has since informed us it has discontinued its whole range of portable air conditioners, and won't replace them with new models for the time being.

1 Overall score

We assessed performance and ease of use, weighting them as follows:
Performance: 80%
Ease of use: 20%

2 Performance score

The air conditioners were tested in a thermal comfort laboratory, a room measuring 4 m by 4 m with an insulated ceiling (height 2.4 m). Their cooling ability was evaluated against two different constant outside temperatures: 27°C and 32°C (with 70% relative humidity in both cases).

At the beginning of each test, the test room had the same temperature and humidity as the outside. We assessed the following:

- **Average room temperature drop:** By how many degrees did they lower the average room temperature?
- **Humidity drop:** By how much did they lower the humidity?
- **Distribution:** How evenly did they distribute the cold air?

3 Ease of use score

We assessed the following:

- Ease of installation.
- Ease of moving.
- Stability on carpet.
- Water drainage.
- Use of controls.
- Removal of air filters.
- Instructions.

4 Noise

This was measured in front of the cooler, 1 m away and 1 m off the floor. The air conditioners are noisy enough to affect a conversation or TV sound. Different louvre positions may alter the noise level. Some models produce a type of noise you may find more noticeable and annoying than others, even if they're quieter — try to listen to them before you buy.

5 Temperature setting in °C

Models with a tick allow you to set a target temperature in °C (usually between 16°C and 30°C), which is better than having to remember a certain position of the thermostat (models without a tick) — at least in theory.

However, under our test conditions, the coolers ran flat out for an hour and only achieved a limited reduction in the average room temperature. So the feature is only useful in smaller rooms or less severe conditions than those in our tests.

gth uct	Warranty (years)	Origin	Manufacturer / distributor	Price ($)†
	1 **(F)**	Italy	Parex Industries	**(A)**
	2	China	Hagemeyer	1099
	1 **(G)**	Italy	Applied Climate Control	1645
	2	China	CEG Electric Glass Co.	1099
	2	China	Fortunanetwork	1099 **(C)**

may not be possible when the humidity is very high, in which case the excess water is collected in the tank, but there's no switch-off function.

(F) *In-house service limited to capital cities and major towns.*

(G) *Excludes delivery charges.*

6 Cut-off limit for condensation water

Depending on the model, some or all of the water vapour removed from your room's air condenses inside the cooler and is collected in a tank.

Depending on the model and conditions, condensation can be up to around one litre per hour. If you don't empty the storage tank before it reaches the level listed in the table, the cooler will switch off to avoid water spillage.

The **DIMPLEX** and **DeLONGHI** use some of the condensation water for additional cooling — see page 35 for details.

7 Length of duct

Portable air conditioners use a duct to vent hot air to the outside via a partly open window or door. Longer ducts give you more options of where in your room you can put the air conditioner.

PROFILES

Models in the *What to buy* list are profiled in rank order. Prices are recommended retail, as provided by manufacturers in August 2002.

DELONGHI PINGUINO PAC50

This model has now been replaced by the **PAC50SUPER**, which has increased cooling capacity and filtration and a price of $1699.

GOOD POINTS

- Best for cooling.
- Biggest humidity reduction.
- Relatively even cooling of the room.
- Lowest energy consumption.
- Easiest to use (for example, you rarely need to drain condensation water).
- Quieter than the others.
- Good timer.
- Good window kit.

BAD POINTS

- Expensive to buy.
- Relatively short duct.
- Comparatively bulky and heavy.
- You can't select a target temperature in °C.

DIMPLEX DAC9000

Price: $1099

GOOD POINTS

- Reasonable cooling performance.
- Relatively even cooling of the room.
- Smallest and lightest of the tested models.
- Two-year warranty.

BAD POINTS

- Only limited dehumidification.
- Relatively noisy with the fan on high.
- Not very stable.
- Condensation water is cumbersome to drain.

SPLENDID ECOS 1

Price: $1645

GOOD POINTS

- Reasonable cooling performance.
- Relatively even cooling of the room.

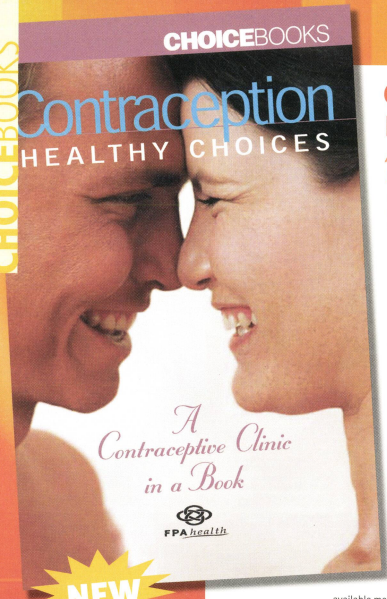
BAD POINTS

- Only limited dehumidification.
- The most difficult to use.
- Expensive to buy.
- Relatively noisy, heavy and bulky.
- Very short duct.
- No window kit.
- Not very stable.
- Cumbersome access to water tank.

PROFILES: VANESSA MARSHALL

WHAT ABOUT THE REST?

The **HOTPOINT** and, particularly, the **BLUEWAY** lowered the average room temperature only marginally in our tests. Both models removed relatively little humidity.



NEW

CONTRACEPTION – HEALTHY CHOICES

A Contraceptive Clinic in a Book

FPA Health

Choosing a method of contraception isn't simply about preventing pregnancy, it's also about making the best choice for your future, your lifestyle, your health and your peace of mind. *Contraception — Healthy Choices* provides both men and women with the information to make that choice.

Forms of contraception covered include condoms (male and female), the contraceptive pill, progestogen-only injection, implants, diaphragms, cervical caps, intra-uterine devices (IUDs), natural family planning, traditional methods, emergency contraception and sterilisation. Some forms of contraception help to provide safety not only by preventing pregnancy but also by reducing the incidence of sexually transmitted infections. There are also chapters on how pregnancy happens and abortion.

As circumstances in your life change, you may find that your contraceptive needs also change. After reading this book you'll feel more confident visiting your doctor or family planning clinic, knowing your options, what questions to ask and what check-ups may be required before you make your final decision.

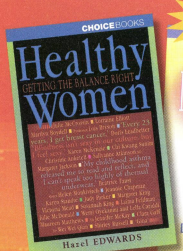
Each chapter includes a series of common questions, such as:

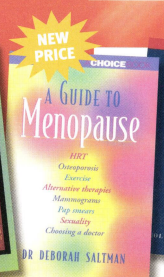
- How does the form of contraception work?
- How effective is it?
- How do I use it?
- Where do I buy it and how much does it cost?
- Why would I want to choose this method, and are there any reasons why I couldn't use it?

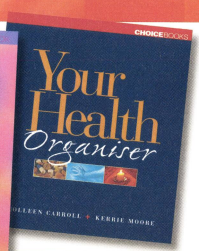
Prepared as a series of clinical consultations, *Contraception — Healthy Choices* covers all currently available methods, as well as new methods that will become available in Australia in the near future. The book assumes the reader has little prior knowledge of contraceptive methods and it is written in non-judgmental and culturally sensitive language.

Illustrated throughout and written by FPA Health (formerly Family Planning Australia), this is a practical and contemporary guide for people wanting to avoid unwanted pregnancy and infection by making healthy, informed choices about the method of contraception they use.

$22.00 CODE: CONT







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YOUR INVESTMENT PROPERTY
HOW TO CHOOSE IT, PAY FOR IT AND TRIPLE YOUR RETURNS IN 3 YEARS
BY SOMEONE WHO DID IT IN 3
ANITA BELL

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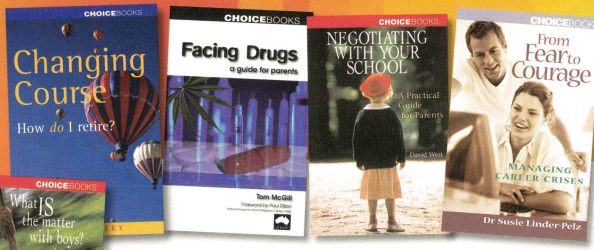

CHANGING COURSE

Retirement or redundancy shouldn't be seen as 'the end' but a chance to change tack and try new things. This book will inspire you to do just that.

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FRIDGES: which won't let you down?

Our biggest-ever test report on fridges reveals the good performers and the ones that'd be harder to live with.

IN A NUTSHELL

- **Our verdict** *on 42 upright, two-door, frost-free fridge/freezers. We found 12 to recommend in various sizes:* see What to buy: profiles, *page 42.*
- **Only one of the 11** *new models tested can be recommended, and some have serious temperature management problems.*
- **What to look for,** *page 46, gives useful hints on buying a fridge.*

Off to buy a new fridge? There's no shortage of models — you can choose from small to extra-large, freezer on top or bottom, side-by-side, with chiller or without, with one or two crisper drawers, wire, plastic or glass shelves, stainless steel or white, and much more.

You can check out before you buy whether the fridge you're interested in fits in your space, the door opens in the right direction, the shelves are appropriate for your needs, and its energy consumption. But the one thing you can't find out in the shop is whether it works well. Does it maintain appropriate temperatures in both winter and summer? Cool down a warm load quickly? Keep meat and fish extra-cold in the chiller and vegies fresh in crisper?

That's the type of information you'll find in this article. We tested 11 new fridge/freezers and, together with the 31 models that are still on the market from earlier tests, can give you the verdict on 42, ranging in size from around 300 L to more than 550 L, and in price from less than $1000 to over $2000.

Considering that sort of expenditure — and the fact that you may have to put up with the fridge for a long time — you want to make the right choice. The information about the tested models in the table, pages 44–45, and general hints in *What to look for*, page 46, should help you choose a model you'll be happy with.

FINDING THE PROBLEMS

While there's a large range of fridges on the market, not all are good at keeping your fresh food fresh and frozen food frozen. In fact, none of the 11 newly tested models (marked with a † in the table) stood out for performance, and only one made it into the *What to buy* list (see *What to buy: profiles*, page 42), which is dominated by two major brands. All the other models in the *What to buy* list are from previous tests and still available, and they're certainly better buys than the other 10 in our latest test.

In this as in previous tests some of the fridges had serious temperature management problems. Ideally, in a fridge with two temperature controls you should be able to get suitable temperatures in both the fresh-food (0°C to 4°C) and freezer (–18°C) compartments simultaneously. However, these controls aren't always independent for each compartment. They're usually

Not quite comparable

The Danish-made **VESTFROST Skandiluxe BSKF 375** (price $2261; bottom freezer) is the most energy-efficient model we've tested and uses a hydrocarbon refrigerant (CFC- and HFC-free). It performed well in most tests, but it isn't really comparable to the other fridge/freezers tested — it's cyclic defrost (so you have to defrost the freezer yourself) and taller than most fridges, so it's tricky to see and reach into the top if you're not very tall (like our model — see right).

If you think it might suit your energy and environmental needs, for information on your nearest distributor phone Reid Technology on (02) 9267 1385.

interdependent: one may monitor the temperature while the other acts as a baffle, directing different amounts of cold air to each compartment. And adjusting them to get the right temperature combinations can be quite difficult.

One of the problems we encountered is a fridge's inability to keep the freezer compartment sufficiently cold without freezing fresh food in the fridge. In the **WESTINGHOUSE BJ503T**, for example, the fresh-food compartment tends to be far too cold. Because of the temperature balance between compartments, you can't always set the freezer to –18°C (as is recommended for many foods) without the temperature in the fresh-food compartment dropping close to freezing point.

The **AMANA TX518V**, on the other hand, has the opposite problem. Its fresh-food compartment, when set to full cold, still tends to be too warm, especially in summer, unless you have the freezer set to very cold as well.

The **NEC FR-405** has problems coping with ambient temperature changes from summer to winter. As the room temperature drops from 32°C to 10°C, the average freezer temperature *warms up* by more than 8°C — which is unacceptable for long-term food storage. You'd be hard-pressed to get this model's temperatures properly balanced when the seasons change. That's not the only problem with this fridge. Its temperature also fluctuates considerably when the compressor stops and starts, and the cord could be pulled loose — a safety risk.

All these temperature issues (and others) are considered in the temperature performance score. For more, see note 3, page 47.

NO SIDE-BY-SIDES

There are no side-by-side fridge/freezers in the table overleaf because the two models we recommended two years ago are no longer available. There may be new models around, but we can't recommend any of the few tested earlier (CHOICE, September 2000) that are still on the market.

MARK IT

Mark the ideal winter and summer positions for the fresh-food and freezer controls once you've found them, so it'll be easier to change over next time.

What to buy: profiles

Eight of the 12 recommended models are **FISHER & PAYKEL Active Smart** fridges. Most of these come in three price and style ranges: Tasman, Elegance and Inox (the Inox is in stainless steel, and the Tasman is usually the cheapest of the three; performance should be similar for each style of any model). Several comments apply to them all:

- They have relatively independent electronic controls for the fresh-food and freezer compartments, allowing you to set one without significantly affecting the other. But there are quite large steps between the settings in the fresh-food compartment, so it's hard to fine-tune temperature settings. However, Fisher & Paykel has told us the new versions of all **Active Smart** fridges (available from September) have smaller steps between the settings, which should make fine-tuning easier.
- They have an alarm that sounds when the door is left open or a fault is detected.
- They have no chiller.

SMALL FRIDGES (UP TO 375 L)

The **KELVINATOR Opal N360F** ($1195, top freezer, 3/4-width chiller with separate control) is the standout fridge in this size range. It's very energy-efficient, very fast at cooling the fresh-food compartment and maintains a steady temperature well — although the door bottle shelf's a bit warmer than the rest.

The two **FISHER & PAYKEL Active Smart Tasman** fridges in this size range (**E331T**, $1046, top freezer, right) and **E372B**, $1267, bottom freezer, below right) are good performers (the **E331T** is a slightly smaller model). Both are quite fast at cooling the fresh-food compartment and very good for crisper freshness. However, in the **E331T** the temperature fluctuates a bit, and in the **E372B** temperatures in the freezer aren't very uniform.

n are recommended retail, as provided by manufacturers in August/September 2002. See the table overleaf for individual model scores and features.

MEDIUM FRIDGES (375–450 L)

FISHER & PAYKEL Active Smart Elegance E402B ($1421, bottom freezer)
FISHER & PAYKEL Active Smart Elegance E411T ($1453, top freezer)
FISHER & PAYKEL Active Smart Tasman E440T ($1562, top freezer)
FISHER & PAYKEL Active Smart Tasman E442B ($1562, bottom freezer).

Of the four **FISHER & PAYKEL**s (pictured from top to bottom, left to right), the two on the top are slightly smaller models (check the table for compartment sizes). All four have similarly good overall scores.

- The **E402B**, **E411T** and **E440T** scored well for cooling down a load fast at room temperature, and all four were good at keeping vegetables fresh in the crisper.
- They all have good temperature performance, but in the **E411T** there's more variation in the temperature of the freezer compartment than in some other fridges.
- The **E402B** isn't as energy-efficient as the other three.

The **KELVINATOR Opal N410F** ($1069, top freezer) also scored well overall. It has a $^3/_4$-width chiller with a control, is the cheapest to run of all the models tested in this size range (thanks to its good energy efficiency) and has good scores for crisper freshness and cooling, but it doesn't rate as highly as some others for ease of use.

LARGE FRIDGES (451–525 L)

The **FISHER & PAYKEL Active Smart Tasman E521T** ($1675, top freezer) is the standout performer in this size range. It's the best at cooling a load down fast at room temperature, manages its temperatures well, keeps vegies fresh in the crisper and is easy to use.

The **KELVINATOR N520F** ($1823, top freezer) scored well overall and has a $^3/_4$-width chiller with a control. It manages its temperatures well, scored well for cooling down a load at room temperature and keeps vegies fresh in the crisper.

The **FISHER & PAYKEL Active Smart Tasman E522B** ($1687, bottom freezer) scored well overall, though lower than the other two recommended models for cooling and energy efficiency. It generally manages its temperatures well, but like some other fridges with the freezer compartment on the bottom, could freeze vegies in the crisper.

EXTRA-LARGE FRIDGES (MORE THAN 525 L)

None of the fridges in this size category scored above 70% overall; the **SAMSUNG Cool Tech Plus SR-L628EV** ($1999, bottom freezer, with chiller) is the only one that came close. It has relatively independent electronic controls, but it's difficult to finely adjust the temperatures. This fridge generally performed well, particularly for crisper freshness and cooling a load down fast, but the temperature fluctuated quite a bit when the compressor stopped and started.

If you're after an extra-large fridge with a freezer on top, the choice is limited among our tested models (we're planning to test more in this size range soon). The **MAYTAG Plus GT1928PAGW** scored only 51% for temperature performance but was otherwise quite good, and the **WESTINGHOUSE Virtuoso RJ533T**, while better for temperature performance, got only mediocre scores for cooling time and energy efficiency.

PROFILES: TOMMY TOY, MARSHALL & SAWERS

Brand / model (in rank order within groups)	PERFORMANCE						
	1 Overall score (%)	2 Ease of use score (%)	3 Temperature performance score (%)	4 Energy efficiency score (%)	5 Crisper freshness score (%)	6 Cooling score (%)	6 Cooli time (hr:min)
SMALL FRIDGES: UP TO 375 L							
KELVINATOR Opal N360F **(A)**	78	71	79	78	86	80	3:53
FISHER & PAYKEL Active Smart Tasman E331T **(B)**	74	71	70	76	89	77	4:19
FISHER & PAYKEL Active Smart Tasman E372B **(A) (B)**	73	76	75	62	93	70	4:46
WESTINGHOUSE Frostfree RJ340M **(A)**	66	68	75	65	47	49	6:19
MITSUBISHI ELECTRIC MR-360J **(A)**	65	63	72	63	49	64	5:15
WESTINGHOUSE Frostfree RJ300M **(A)**	65	65	74	61	43	57	6:04
SAMSUNG Cool Tech Dynamic SR389NME	62	68	62	76	30	55	5:58
NEC Fresh Multi-Flow FR358	55	64	45	61	46	66	5:04
KELVINATOR Opal N300F **(A)**	50	63	39	42	76	66	5:25
MEDIUM FRIDGES: 375–450 L							
FISHER & PAYKEL Active Smart Elegance E411T **(B)**	74	74	71	75	82	77	4:03
FISHER & PAYKEL Active Smart Tasman E440T **(B)**	74	74	70	76	77	80	3:43
FISHER & PAYKEL Active Smart Elegance E402B **(A) (B)**	73	76	74	63	87	77	4:06
FISHER & PAYKEL Active Smart Tasman E442B **(B)**	73	74	75	70	78	71	4:29
† **KELVINATOR** Opal N410F **(A)**	73	69	70	78	86	76	4:10
WESTINGHOUSE Freestyle RJ422S **(A)**	68	72	76	55	81	49	5:59
WESTINGHOUSE Freestyle RJ452S **(A)**	67	72	75	52	75	55	5:33
WESTINGHOUSE Mastermind BJ425S **(A)**	66	77	71	55	78	43	6:23
FISHER & PAYKEL Active Smart Inox E415H	64	64	64	61	38	85	3:16
† **SIMPSON** SR440A	62	62	69	65	48	45	6:08
LG Express Cool GR-432SF	61	61	72	53	49	45	6:19
MITSUBISHI ELECTRIC MR-395E-W-A **(A)**	58	67	55	59	47	61	5:18
KELVINATOR Opal NB400G **(A)**	57	71	60	47	66	33	7:07
† **NEC** 3D Cooling FR-405	55	62	45	63	62	59	5:23
LARGE FRIDGES: 451–525 L							
FISHER & PAYKEL Active Smart Tasman E521T **(B)**	78	77	77	77	81	83	3:20
KELVINATOR N520F **(A)**	74	65	77	74	86	77	3:53
FISHER & PAYKEL Active Smart Tasman E522B **(B)**	72	77	73	62	86	62	4:57
SAMSUNG SR57NXA	69	68	73	71	61	60	5:09
† **WHIRLPOOL** WRX52HWG6	68	64	69	79	61	54	5:37
MAYTAG GT1727PACW	65	60	56	71	88	79	3:44
WESTINGHOUSE Mastermind BJ505S **(A)**	64	77	66	52	77	49	5:47
† **GE** Profile PTU463SAMRSS	61	64	64	50	71	62	5:03
LG GR572TF	60	66	68	68	52	12	8:44
† **NEC** FR-480	60	63	54	67	62	61	5:02
† **WESTINGHOUSE** Virtuoso (Mastermind) BJ503T	60	77	55	49	76	59	5:12
† **MITSUBISHI ELECTRIC** MR-508J	59	65	57	56	46	69	4:31
EXTRA-LARGE FRIDGES: MORE THAN 525 L							
SAMSUNG Cool Tech Plus SR-L628EV **(C)**	69	77	60	72	80	76	3:54
MAYTAG Plus GT1928PAGW	66	77	51	72	89	70	4:22
† **WESTINGHOUSE** Virtuoso (Freestyle) RJ533T	64	73	64	58	81	49	5:42
† **GE** Profile PTU527SAMRSS	63	62	66	60	60	61	4:49
WESTINGHOUSE Freestyle RJ532S **(A)**	62	73	63	47	85	52	5:32
MITSUBISHI ELECTRIC MR-560E-W-A **(A)**	61	68	62	53	52	65	4:40
† **AMANA** TX518V	57	69	60	41	76	44	6:01

See page 47 for footnotes and other notes on the table.

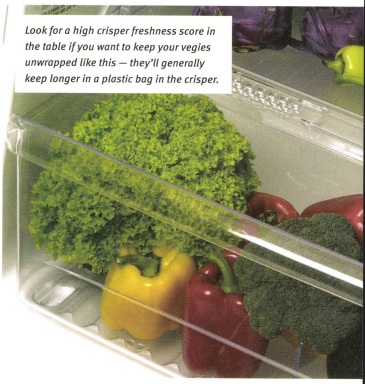
			10 FEATURES				SPECIFICATIONS											
imed / sured gy use / year)	8 10-year running costs ($)	9 Noise level (dB)	Chiller	Crisper drawers	Dairy compartment	Shelves removable / adjustable to 90° (fresh food / freezer)	11 Door hinge position	Freezer location	Measured dimensions (cm, H x W x D)*	12 Claimed total volume (L)	12 Claimed volume, fresh food (L)	12 Claimed volume, freezer (L)	Warranty (years)	Origin	Manufacturer / distributor	Price ($)**
/ 526	658	36	✓ **(D)**	1	✓	**(J)** / ✓	R or L	Top	151 x 65 x 74	356	255	101	1	Australia	Electrolux	1195
/ 523	654	35		2	✓	✓ / ✓	R or L, rev **(M)**	Top	144 x 65 x 70	329	232	97	2	NZ	Fisher & Paykel	1046
/ 693	866	35		2	✓.	✓ / –	R or L, rev **(M)**	Bottom	160 x 65 x 70	373	250	123	2	NZ	Fisher & Paykel	1267
/ 638	798	37	✓	1	**(H)**	**(K)** / ✓	R	Top	171 x 61 x 68	339	237	102	1	Korea	Electrolux	1182
/ 671	839	37	✓	1		– / ✓	R	Top	158 x 64 x 67	360	240	120	5	Thailand	Mitsubishi Electric	1641
/ 639	799	37	✓	1	**(H)**	**(K)** / ✓	R or L, rev	Top	159 x 61 x 68	303	215	88	1	Korea	Electrolux	1001
/ 525	656	38	✓ **(E)**	1	**(H)**	– / ✓	R, rev **(M)**	Top	163 x 60 x 67	334	242	92	2	Korea	Samsung	799
/ 682	853	40	✓	1		**(J)** / ✓	R	Top	173 x 67 x 64	358	260	98	2	Korea	NEC	899
/ 791	989	43		1		✓ / –	R or L, rev	Top	156 x 59 x 64	300	225	75	1	Australia	Electrolux	1004
/ 586	733	36		1	✓	**(J)** / ✓	R or L	Top	170 x 64 x 70	411	314	97	2	NZ	Fisher & Paykel	1453
/ 597	746	34		1	✓	✓ / ✓	R or L, rev **(M)**	Top	170 x 69 x 71	441	342	99	2	Australia	Fisher & Paykel	1562
/ 711	889	36		2	✓	✓ / **(J)** **(L)**	R or L	Bottom	170 x 64 x 70	403	280	123	2	NZ	Fisher & Paykel	1421
/ 672	840	34		2	✓	✓ / **(L)**	R or L, rev **(M)**	Bottom	170 x 69 x 71	442	307	135	2	Australia	Fisher & Paykel	1562
/ 553	691	38	✓ **(D)**	1	✓	**(J)** / ✓	R or L	Top	168 x 65 x 71	406	305	101	1	Australia	Electrolux	1069
/ 798	998	38	✓ **(D)**	1	✓	✓ / ✓	R or L	Top	164 x 69 x 73	420	298	124	1	Australia	Electrolux	1321
/ 852	1065	39	✓	1	✓	✓ / ✓	R	Top	171 x 69 x 73	450	322	125	1	Australia	Electrolux	1562
/ 807	1009	37	✓ **(D)**	1	✓	**(J)** / ✓	R or L	Bottom	170 x 69 x 73	420	262	153	1	Australia	Electrolux	1682
/ 722	903	36		**(F)**	✓	✓ / ✓	R or L	Top	170 x 64 x 70	411	314 **(F)**	97	2	NZ	Fisher & Paykel	1773
/ 724	905	40	✓	1		– / ✓	R	Top	173 x 68 x 74	443	304	139	1	Korea	Electrolux	1099
/ 795	994	39		1	**(H)**	**(J)** / ✓	R	Top	172 x 68 x 67	392	269	123	2	Korea	LG	1199
/ 739	924	39		1		– / –	R	Top	170 x 64 x 67	395	275	120	5	Thailand	Mitsubishi Electric	1171
/ 875	1094	43	✓ **(D)**	2	✓	**(J)** / **(J)**	R or L	Bottom	168 x 65 x 75	396	265	135	1	Australia	Electrolux	1508
/ 714	893	43		1	✓	✓ / ✓	R or L, rev	Top	172 x 71 x 68	405	280	125	2	Korea	NEC	999
/ 631	757	36		2	✓	✓ / ✓	R or L, rev **(M)**	Top	170 x 79 x 71	517	400	117	2	Australia	Fisher & Paykel	1675
/ 676	811	40	✓ **(D)**	2	✓	✓ / ✓	R or L	Top	167 x 80 x 79	520	389	130	1	Australia	Electrolux	1823
/ 813	976	37		2	✓	✓ / ✓	R or L, rev **(M)**	Bottom	170 x 80 x 70	519	360	159	2	Australia	Fisher & Paykel	1687
/ 693	832	37	✓	1		– / ✓	R	Top	182 x 75 x 73	495	349	146	2	Korea	Samsung	1099
/ 581	726	39	✓	2	**(H)**	– / ✓	R	Top	174 x 74 x 74	454	312	142	2	Korea	Whirlpool	1100
/ 702	842	42		2	✓	✓ / ✓	R or L	Top	169 x 70 x 80	498	346	152	5	USA	Maytag	1749
/ 929	1115	40	✓ **(D)**	2 **(G)**	✓	**(L)** / ✓	R	Bottom	170 x 80 x 72	500	317	186	1	Australia	Electrolux	1803
/ 890	1113	39	✓ **(E)**	1		– / ✓	R	Top	178 x 68 x 70	463	336	128	2	Taiwan	Shriro	1788
/ 712	854	38	✓	2		✓ / ✓	R	Top	179 x 75 x 70	473	327	146	2	Korea	LG	1479
/ 748	935	46		1		**(J)** **(L)** / ✓	L	Top	183 x 76 x 72	506	355	151	2	Korea	NEC	1299
/ 963	1204	40	✓ **(D)**	2 **(G)**	✓	– / **(L)**	R or L	Bottom	171 x 80 x 73	500	317	186	1	Australia	Electrolux	1999
/ 883	1104	40	✓	1		**(K)** / ✓	R or L	Top	166 x 76 x 74	508	330	178	5	Thailand	Mitsubishi Electric	1523
/ 770	963	43	✓	1		**(J)** / ✓	R	Bottom	181 x 82 x 73	560	372	187	2	Korea	Samsung	1999
/ 722	903	41	✓ **(D)**	2	✓	**(K)** / ✓	R or L, rev **(M)**	Top	171 x 76 x 75	550	378	167	5	USA	Maytag	2199
/ 868	1085	38	✓ **(D)**	2 **(G)**	✓	– / ✓	R or L	Top	171 x 80 x 73	530	384	148	1	Australia	Electrolux	1999
/ 843	1054	37	✓	1		– / –	R	Top	171 x 76 x 73	527	368	160	2	Taiwan	Shriro	1893
/ 995	1244	45	✓ **(D)**	2 **(G)**	✓	✓ / ✓	R or L	Top	171 x 80 x 73	532	384	148	1	Australia	Electrolux	1803
/ 957	1196	43	✓	1		✓ / ✓	R	Top	179 x 76 x 74	560	382	178	5	Thailand	Mitsubishi Electric	1641
/ 1071	1339	44	✓ **(D)** **(E)**	2	✓	**(K)** / ✓	R or L, rev **(M)**	Top	168 x 76 x 80	532	370	162	5	USA	Amana/Kleenmaid	2499

What to look for

- **Size:** Allow at least a couple of centimetres at the sides, back and top of the fridge for air circulation; check the manufacturer's recommendations.
- **Reversible door:** Make sure the door opens in the right direction for your kitchen, or is reversible.
- **Frost-free or cyclic defrost:** All the fridges tested are frost-fre except the **VESTFROST Skandiluxe** (see page 42), so you don't need to defrost them — unlike cyclic defrost fridges, which may on the other hand be cheaper or quieter.
- **Freezer location:** Bottom-mounted freezers are generally less energy-efficient, though that's not true of all models. Most bottom-mounted freezers have convenient slide-out baskets, as well as giving you easier access to the fresh-food compartment.
- **Energy efficiency:** Consider long-term running costs as part of the purchase price. While the number of stars on the energy label helps compare models of a similar size, pay particular attention to the kWh per year figure, which gives a more accurate indication of energy use.
- **Shelves:** Make sure you can arrange the shelves easily and without wasting space to fit your groceries, including tall items and bottles. If the fridge will be in a corner, try in the shop to remove its shelves with the door open at only a 90° angle. Some plastic shelves may not be as durable as those made of other materials.
- **Moving and cleaning.** Look for rollers for easy moving, and brakes to keep the fridge in place. Check for smooth, easy-to-clean surfaces and avoid models with dirt traps. It'll be easier to find food and clean the fridge if there's a bright light.

FEATURES AND ACCESSORIES

- A **chiller** is designed to keep highly perishable food, meat or fish particularly cold. A half-width chiller usually has a tall storage space beside it. A chiller's temperature should be close to freezing and ideally it has a separate temperature control. However, on some models in this test the chiller temperature was too warm to store fresh meat or fish at the recommended temperature. Check the table, page 45, for model details.
- A **chill zone** close to the cold-air outlets is handy for cooling drinks quickly, but food left there too long could freeze.
- A **dairy compartment** is intended to keep butter or hard cheese slightly soft for easier use.
- The **crisper** drawers should be well sealed to keep vegetables fresh; check that the air outlets don't blow into them, as this will dry food out faster. Crispers in models with the freezer on the bottom tend to be very cold. The table gives you an indication whether the fridges on test have one full-width, two half-width or odd-sized drawers.
- Some freezer compartments have a **twist-and-serve ice dispenser**, which may be handy if you regularly use ice cubes. However, it can take up quite a bit of space in the freezer.



Look for a high crisper freshness score in the table if you want to keep your vegies unwrapped like this — they'll generally keep longer in a plastic bag in the crisper.

FOR PEOPLE WITH A DISABILITY

Few modern fridges are particularly good for people with a disability. Here's a list of things to look out for, which we've compiled with the help of the Independent Living Centre (NSW).

If you have poor vision

- Look for good internal lighting, and clearly marked controls.

If you're in a wheelchair or have a bad back

- Small and shallow fridges give easier access to items.
- A bottom-mounted freezer tends to make using both compartments easier.
- Freezer drawers or baskets that slide out easily improve accessibility.
- Handles running vertically down the side of the door are easier to use.
- Temperature controls should be easy to reach without bending or stretching; at the front of the compartment is better.

If you have upper limb dysfunction

- D-type handles are much easier to use.
- Controls (pushbutton or with large knobs or slide-bars) should be at the front of the compartment.
- Wire shelves and perforated door shelves may be more difficult to clean and don't contain spills.
- Two small crisper drawers may be easier to handle than a single large one. They should pull out smoothly and be stable once open.
- Avoid small and tightly spaced shelf guides.

ANTHONY SEARLE

HOW RELIABLE HAVE SUBSCRIBERS FOUND THEM?

We asked over 42,000 subscribers whether their fridge had needed repair in the previous 12 months. There wasn't much difference between brands, and fridges are generally reliable appliances — only 10% overall had needed repair.

The graphs only show the results for brands for which we received sufficient replies — we don't have reliability data for some fridges mentioned in this article, and the results include all types of fridge, not just those in this test. The number in brackets tells you how many readers reported on the brand.

Percentage not needing repair

Differences of more than 7% are meaningful.

Average for all fridges	90
Sharp (677)	95
Samsung (174)	92
Whirlpool (669)	92
Fisher & Paykel (5136)	90
Kelvinator (2738)	90
Westinghouse (5880)	90
GE (666)	87
Amana/Kleenmaid (323)	85

Percentage who'd buy the same brand again

Fisher & Paykel (5190)	93
Westinghouse (5907)	90
Whirlpool (670)	90
GE (672)	88
Amana/Kleenmaid (323)	87
Kelvinator (2741)	86
Sharp (674)	86
Samsung (171)	80

TABLE NOTES AND FOOTNOTES

* *Measured dimensions include hinges and any protrusions at the back, such as the compressor. They're rounded up to the next centimetre.*

** *Recommended retail prices, as provided by manufacturers in Aug/Sept, 2002.*

† *Models from our latest test.*

(A) *Model has had minor changes since our test, but they shouldn't influence test results.*

(B) *Most Fisher & Paykel fridges come in three price and style ranges: Tasman, Elegance and Inox (the latter is stainless steel). The E415H Inox doesn't.*

(C) *This model has been discontinued, but you may still find it in shops.*

(D) *With control.*

(E) *Chiller was too warm in our test.*

(F) *Roll-out fruit and vegetable bin as a separate third compartment, which isn't humid enough for a crisper. Fridge 229 L, bin 85 L.*

(G) *One wide and one narrow drawer.*

(H) *Removable covered container.*

(I) *Most, but not all.*

(K) *Yes, but with some difficulty.*

(L) *One or more items require a little over 90°.*

(M) *Service call recommended.*

1 Overall score

The overall score is based on performance and ease of use, weighted as follows:
Ease of use: 20%.
Temperature performance: 40%.
Energy efficiency: 20%.
Crisper freshness: 8%.
Cooling: 12%.

2 Ease of use score

For this score we assessed:

- Versatility of food storage, including adjustability of shelves and ease of storing items of different shapes and size: 60%.
- Ease of cleaning: 30%.
- Ease of understanding and setting temperature controls: 10%.

3 Temperature performance score

A good temperature for a fridge is 3°C, for a freezer –18°C. This score is based on the following factors:

- Do temperatures go up and down much during normal operation? (30%)
- Can you get a suitable range of temperatures in both compartments at the same time? (25%)
- Are compartment temperatures generally uniform, without warmer or colder areas? (20%)
- How well do the fridge and freezer compartments cope with changes in ambient temperature? (20%)
- Is the temperature for both the fresh-food and freezer compartments appropriate when set to 'mid' or the recommended setting? (5%)

4 Energy efficiency score

The energy tests indicate how much energy the fridge might use in a year to maintain an acceptable temperature in both the fresh-food and freezer compartments.

5 Crisper freshness score

We measured the amount of water loss in the crisper compartment, giving an indication of how well it'll keep unwrapped vegetables without drying them out.

6 Cooling score/time

This test shows the fridge's ability to handle a difficult cooling job. We measured the time it takes to cool down a 20 kg load in the fresh-food compartment by 15°C on a hot day. The fridge size is factored in too, so similar times can result in different scores.

7 Claimed/measured energy use

The claimed amount of electricity used over one year of normal operation, vs that calculated from our measurements. There were few large discrepancies in the tested models.

8 10-year running costs

These are calculated at a rate of 12.5 cents per kWh. A 10-year period provides a useful indication of the long-term differences between high and low energy usage — and you should expect your fridge to last at least that long.

9 Noise level

We measured the noise level of each fridge from 1 m distance during normal running; more noise is produced when the compressor starts up and also during the defrost cycle. The design of your kitchen and fridge's location also make a difference to what you'll hear, and you may notice that modern frost-free fridges make more unexpected noises (pops and clicks) than older models did.

10 Features

See *What to look for*, far left, for more on these and other features.

11 Door hinge position

R = on the right; L = on the left; rev = reversible.
A door that's reversible after purchase is good if you move house and/or need to position the fridge differently. While you can do this yourself with some models, manufacturers often recommend getting a service call (see footnote *M*).

12 Claimed volume

The volume quoted by the manufacturer tells you approximately how much air space the fridge has to cool; less space is available for storage, especially in a frost-free freezer compartment. Use the volumes to get an idea of how big the freezer is compared with the fresh-food compartment, so you can choose a fridge that meets your storage needs.

recalls&bans

Nowadays there are so many product recalls we may not be able to print all of them in CHOICE. For comprehensive recall information go to the Federal Treasury website: ***www.recalls.gov.au.*** *If you don't have web access, call the* ***Safety Policy Unit*** *on (02) 6263 2747.*

Companies often rent 1800 numbers for a couple of months after a recall is announced. If the number given is no longer operating, phone the manufacturer or retailer direct.

THE PRODUCT: Ford Australia has recalled **Ka** vehicles built from January 12 to June 29, 2001.
The problem: The front brake hose may detach from the restraining clip and rub against the wheel rim or tyre, resulting in wear that may cause brake fluid loss and loss of braking efficiency.
What to do: Contact your nearest Ford dealer, or call 13 36 73.

THE PRODUCT: Seny International has recalled a **folding stool YS 2133** (barcode 9-329225-000024) in red or black, sold in various discount stores in NSW since May 2002.
The problem: A scissor mechanism under the seat could trap fingers.
What to do: Don't use it. Return it to the place of purchase for a full refund or call (02) 9796 4526.

THE PRODUCT: Maxwell Optical Industries has recalled **Nikon Coolpix 2000 digital camera** sold nationally between June 27 and August 9, 2002, within the following serial number ranges: 2010001–2042816; 2510001–2543248; 3010001–3060980; 3510001–3561916; 4010001–4063334; 4510001–4555696; 5010001–5014664; 5510001–5512592.
The problem: Severe overheating may occur within the battery compartment, which could cause the outside casing to melt and lead to injury and, under extreme circumstances, fire.
What to do: Stop using it. Remove any batteries in the compartment. For information on return and replacement call 1300 366 499, or go to www.maxwell.com.au.

THE PRODUCT: The **Australian Competition and Consumer Commission (ACCC)** has announced a temporary ban of **mini-cup confectionery** containing **konjac (also called glucomannan, konjonac, konnyaku, yam flour** and **taro powder).**
The problem: They pose a serious choking hazard, particularly to young children and the elderly.
What to do: Throw them away, and report any store still selling them to the ACCC on 1300 302 502.

THE PRODUCT: Players Biscuits has recalled **Dick Smith's Vanilla Shortbread Creams,** 250 g rectangular tray-pack box, all use-by dates prior to 13 May 03.
The problem: The biscuits contain egg but it isn't in the ingredients list, potentially causing a problem for those with an allergy to egg.
What to do: Return them to the place of purchase for a full refund, or call 1800 111 013 for further information.

THE PRODUCT: Mars Confectionery has recalled **Starburst Lollipops,** all flavours, all best-before dates and all sizes.
The problem: Some lollipops may contain metal shavings.
What to do: Don't eat them. Return them to the place of purchase for a refund, or call 1800 245 455.

THE PRODUCT: Fluke Australia has recalled **Fluke 170 Series digital multimeters,** including Fluke 175, 177 and 179 digital multimeters, manufactured between January 1 and July 12, 2001.
The problem: When measuring AC voltage above 500 V, the display can be slow to show an accurate reading, potentially not indicating the presence of hazardously high voltage for six to 18 seconds.
What to do: Stop using it and phone (02) 9771 9300 to arrange free repair.

THE PRODUCT: De Walt Industrial Power Tool Company has recalled **Black & Decker Firestorm cordless drills** with the following model and date codes:
FS1462F: 19990352–20020452.
FS1462FK: 19990352–20020452.
FS1462FK/T: 19990352–2002452.
FS146FKS: 19990352–20020452.
FS1882FK: 1991752–20012352.
The model number can be found on the name plate on the side of the drill. To find the date code remove the battery pack and it'll be stamped on the base of the drill handle.
The problem: The switch can overheat, creating a possible fire hazard.
What to do: Stop using the drill and remove the battery pack. Call 1800 654 155 for instructions on how to contact your nearest service centre to arrange repairs.

THE PRODUCT: Yamaha Motor Australia has recalled **Yamaha off road all terrain vehicles** — model YFM350X, all 1997 model YFM350XJ, and certain 1998 model YFM350XK Warrior all terrain vehicles.
The problem: The weld on the mounting bracket of the rear hub could come loose, affecting rear-wheel braking or resulting in rear brake failure.
What to do: Stop using the vehicle. Contact your local Yamaha dealer for an inspection. For dealer locations call (02) 9757 0011 or go to www.yamaha-motor.com.au.

THE PRODUCT: Tradescene has recalled the handlebar component of **Kent Move 16 inch and 20 inch BMX bicycles** sold in Target stores between June 1999 and January 2002. Handlebars can be identified by the 'Move by Kent' brand on the frame.
The problem: The handlebar may break under certain conditions.
What to do: Call 1800 357 465 for a free handlebar assembly kit, including new handlebar and headstem assembly.

THE PRODUCT: Artique Designs has recalled **Daisy candles (candles with daisy flowers in the wax)** in NSW, Victoria and WA. They have the Artique Home Designs logo and item numbers between 602151 and 602172 (inclusive) printed on a label at the base of the candle.
The problem: The daisy flowers could catch fire.
What to do: Stop using them and return them to the place of purchase for a full refund. For more information phone 1800 627 588.

THE PRODUCT: Jun Pacific Corporation has recalled **Shirakiku Seasoned Seaweed** (28.3 g/80 pieces), with a best-before date of 31.03.03; **Maruai Seasoned Seaweed,** (8 bags x 5 sheets) with a best-before date of 30.09.02; **Shirakiku Seasoned Roasted Seaweed** (8 g/10 packets) with a best-before date of 31.05.03; **Marufuji Roasted Seaweed** (20 g/10 sheets) with a best-before date of 05.07.03; **Yaki Sushi Nori** (140 g/50 sheets and 280 g/100 sheets) with a best-before date of 16.04.2003; **Tokai Roasted Seaweed Gold** (100 and 50 pieces) and **Silver** (100 pieces); **Soup Seaweed** (18 g); **Kizami Nori** (300 g). Sold in Asian grocery stores and supermarkets in the ACT, NSW, Queensland and Victoria.
The problem: Calcium oxide has been used as the desiccating agent, which may cause harm if it gets wet and comes in contact with the skin or is swallowed.
What to do: Don't eat the product. Return it to the place of purchase for a full refund or call 0425 200 207 for further information.

THE PRODUCT: Chrysler has recalled all **Jeep Wrangler TJ** vehicles built up to December 20, 2001.
The problem: An electrical short circuit may result if water or impurities enter the ignition switch.
What to do: Return the vehicle to any Chrysler Jeep dealer for free repair, or call (03) 9566 9192 for more information.

THE PRODUCT: Honda Australia has recalled **certain 1997YM Accord sedans, 1998YM Civic coupés, 1998–1999YM CR-Vs, 1997–1999YM Odysseys, 1997–1999YM Preludes.**
The problem: The ignition switch may fail, and the engine may stall without warning.
What to do: Contact your nearest Honda dealer or call 1800 804 954 to find out if your car is affected and for information about replacement of the ignition.

THE PRODUCT: Casa Dairy Products has recalled **Marinated Feta Cheese** in a 250 g plastic jar in WA, with a best-before date of 16 January 2003.
The problem: The cheese contains *Listeria monocytogenes* bacteria, which can cause miscarriage in pregnant women, and illness in the very young, the elderly or those with low immune systems.
What to do: Don't eat the cheese. If you've eaten some and you're concerned about your health, contact your doctor. Return it to the place of purchase for a refund, or call (08) 9386 6196.

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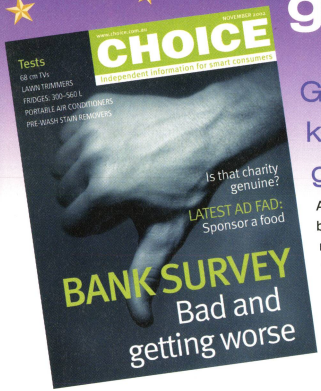

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* indicates an update of a previous report, additions or corrections to reports, small follow-up items or letters. For space reasons, the index generally doesn't include Choice Cuts, many other small pieces, and recalls and bans.

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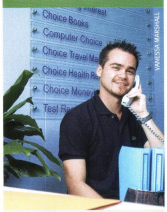

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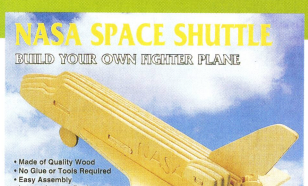
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• Easy Assembly
• Instructions on Back of Insert

For the war on alien terror?

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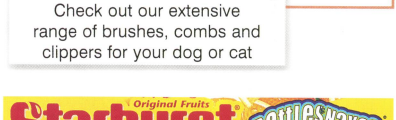
A rich, dead relative? Hurrah for family jeans!

If you haven't heard about the Nigerian bank account scam by now, welcome back to Earth — we hope you had a great time on Mars.

One of the many variations on the scam recently made its way into a CHOICE email account. The scammers claimed that we, the scammee, had the same surname as their rich but unfortunate client, "Mr Hans [blank], a national of your country".

Sadly, Hans died with his whole family in a car accident, but as a possible next-of-kin, we're entitled to the $6 million squirrelled away in his bank account — providing we pave the way for them to raid *our* bank account for the necessary expenses involved in procuring the millions.

Unfortunately the email software isn't quite sophisticated enough to insert Hans' surname (which would obviously be the same as ours) into the blank space. Or maybe it just couldn't figure out whether it should be 'jeans', 'eans', or even just 's' — as in jeans@choice.com.au, where our readers were asked to send their opinions on ethical jeans manufacture.


Original Fruits
Starburst
RattleSnakes
INGREDIENTS:
GLUCOSE SYRUP, SUGAR, GELATIN, THICKENER (MODIFIED FOOD STARCH), FRUIT JUICE (2.5%), FOOD ACID (330), FLAVOURS, COLOURS (102, 110, 122, 133), GLAZING AGENT (903), WATER ADDED.
STARBURST® RATTLESNAKES® WILL TANTALISE YOUR TASTEBUDS. THEY ARE PACKED WITH REAL FRUIT JUICE AND PROVIDE A MOUTH WATERING, REFRESHING JUICY FRUITY TASTE. HAVE FUN EATING THEM!
PUMP UP THE JUICE™.

Packed with exaggerated claims

We agree with our readers who weren't convinced that a product containing 2.5% fruit juice could be described as 'packed' with it.

A SWANKY HANKY FOR THE WATER-RICH

Our Alice Springs subscriber thought a washing machine load consisting of one lone hanky was a bit excessive — let alone doing it twice!

SEWARD
Men's Quality Handkerchief
PURE COTTON
Cold machine wash separately for first two washes.
Do not bleach. Dry in shade.
Do not wring or tumble dry. Warm iron on reverse side.
DO NOT DRY CLEAN.

HOW ABOUT A LITTLE HELP?

The Hard Word would like to thank all the readers who've responded with examples of outrageous ads, promotions and products. Thanks to S & G Hughes, M Maguire, L Turner, S Morrish and T & C Bianchi for their contributions to this month's *Hard Word*. Please keep sending them in.

If you have any examples you think deserve to be on this page, send them to *The Hard Word*, CHOICE, 57 Carrington Road, Marrickville 2204, or email your suggestions to thehardword@choice.com.au.